

Set	Items	Description
S1	3596	(CREDIT OR DEBIT OR SMART) () (ACCOUNT? OR CARD?)
S2	616	CASH() (PAYMENT? OR BONUS?) OR DIVIDEND? OR REFUND? OR EARN- INGS OR CASH() BACK() BONUS?
S3	0	SPENDING() (VEHICLE? OR INSTRUMENT?)
S4	5655	INCENTIVE OR REWARD OR BONUS OR PREMIUM OR SPECIAL() OFFER - OR DISCOUNTS OR REBATE? OR CERTIFICATE? OR FINANCIAL() GAIN? OR MONETARY() AWARD? OR COUPONS
S5	6963	(EXTRA OR ADDITIONAL OR DOUBLE OR ADDED) (2N) VALUE?
S6	64642	MULTIPLIER OR EXTENDER OR EXTENSION
S7	461525	OPT? OR SELECT? OR CHOOSE? OR CHOICE?
S8	413323	TRANSFER? OR ASSIGN? OR ALLOCAT? OR DISTRIBUT?
S9	267373	ALTERNAT?
S10	1598	MERCHANT() PARTNERSHIP? OR PARTNERS OR SPONSORS
S11	155123	INTERMEDIARY OR INTERMEDIATE OR GO() BETWEEN OR LIAISON OR - THIRD() PARTY
S12	4	(401() K OR RETIREMENT() FUND?) () DISTRIBUTION? OR SOCIAL() SE- CURITY() CHECK? OR DIVIDEND() PAYMENT? OR TAX() REFUND?
S13	196	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S14	64	(FREQUENT OR PREFERRED) () (BUYER? OR FLIER? OR FLYER? OR SH- OPPER? OR CUSTOMER? OR PURCHASER? OR CONSUMER)
S15	32810	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S16	12	S1(S) S2 AND S4
S17	12	S16 AND (S5 OR S6 OR S7 OR S8 OR S9)
S18	3	S17 AND (S10 OR S11)
S19	2	S12 AND S4
S20	2	S19 NOT S18
S21	16	S14(S) (S4 OR S2)
S22	3	S21 AND (S5 OR S6)
S23	3	S22 NOT (S18 OR S19)
S24	10	S1 AND S10 AND S11 AND S4
S25	4	S24 AND S2
S26	2	S25 NOT (S18 OR S19 OR S22)
S27	2	S13 AND S14 AND S4
S28	1	S27 NOT (S18 OR S19 OR S22 OR S25)
S29	117	S1 AND S5
S30	11	S29 AND S2
S31	11	S30 AND (S7 OR S8 OR S9)
S32	10	S31 NOT (S18 OR S19 OR S22 OR S25 OR S27)
S33	6	AU="WILSON ROBERT"
S34	0	AU="WILSON ROBERT D"
S35	0	S33 AND (S1 OR S2 OR S4 OR S12 OR S13 OR S14)
S36	0	PA="H&R BLOCK"
S37	4	S21 AND S11
S38	2	S37 NOT (S18 OR S19 OR S22 OR S25 OR S27 OR S31)
S39	29	S13(S) (S2 OR S4)
S40	6	S39(S) S1
S41	3	S40 NOT (S18 OR S19 OR S22 OR S25 OR S27 OR S31 OR S37)

File 2:INSPEC 1969-2001/Feb W4  
     (c) 2001 Institution of Electrical Engineers  
 File 34:SciSearch(R) Cited Ref Sci 1990-2001/Mar W1  
     (c) 2001 Inst for Sci Info  
 File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
     (c) 1998 Inst for Sci Info  
 File 35:Dissertation Abstracts Online 1861-2000/Dec  
     (c) 2000 UMI  
 File 65:Inside Conferences 1993-2001/Feb W4  
     (c) 2001 BLDSC all rts. reserv.  
 File 77:Conference Papers Index 1973-2001/Mar  
     (c) 2001 Cambridge Sci Abs  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2001/Jan  
     (c) 2001 The HW Wilson Co.  
 File 583:Gale Group Globalbase(TM) 1986-2001/Mar 02  
     (c) 2001 The Gale Group  
 File 233:Internet & Personal Comp. Abs. 1981-2001/Feb  
     (c) 2001 Info. Today Inc.  
 File 473:Financial Times Abstracts 1998-2001/Mar 01  
     (c) 2001 The New York Times  
 File 474:New York Times Abs 1969-2001/Mar 01  
     (c) 2001 The New York Times  
 File 475:Wall Street Journal Abs 1973-2001/Mar 01  
     (c) 2001 The New York Times  
 File 139:EconLit 1969-2001/Feb  
     (c) 2001 American Economic Association

Set	Items	Description
S1	28296	(CREDIT OR DEBIT OR SMART)() (ACCOUNT? OR CARD?)
S2	125996	CASH() (PAYMENT? OR BONUS?) OR DIVIDEND? OR REFUND? OR EARN- INGS OR CASH()BACK()BONUS?
S3	0	SPENDING() (VEHICLE? OR INSTRUMENT?)
S4	106861	INCENTIVE OR REWARD OR BONUS OR PREMIUM OR SPECIAL()OFFER - OR DISCOUNTS OR REBATE? OR CERTIFICATE? OR FINANCIAL()GAIN? OR MONETARY()AWARD? OR COUPONS
S5	28160	(EXTRA OR ADDITIONAL OR DOUBLE OR ADDED) (2N)VALUE?
S6	257384	MULTIPLIER OR EXTENDER OR EXTENSION
S7	3704875	OPT? OR SELECT? OR CHOOSE? OR CHOICE?
S8	2963821	TRANSFER? OR ASSIGN? OR ALLOCAT? OR DISTRIBUT?
S9	498377	ALTERNAT?
S10	74907	MERCHANT()PARTNERSHIP? OR PARTNERS OR SPONSORS
S11	311337	INTERMEDIARY OR INTERMEDIATE OR GO()BETWEEN OR LIAISON OR - THIRD()PARTY
S12	1957	(401()K OR RETIREMENT()FUND?) ()DISTRIBUTION? OR SOCIAL()SE- CURITY()CHECK? OR DIVIDEND()PAYMENT? OR TAX()REFUND?
S13	970	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S14	1570	(FREQUENT OR PREFERRED) () (BUYER? OR FLIER? OR FLYER? OR SH- OPPER? OR CUSTOMER? OR PURCHASER? OR CONSUMER)
S15	598799	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S16	1	S1 AND S2 AND S4 AND (S5 OR S6)
S17	38	S1 AND S4 AND (S10 OR S11)
S18	4	S17 AND (S5 OR S6 OR S8 OR S9)
S19	4	RD (unique items)
S20	4	S19 NOT S16
S21	0	S14 AND S12
S22	7	S12 AND (S10 OR S11)
S23	7	RD (unique items)
S24	7	S23 NOT (S16 OR S19)
S25	1777	S1 AND (S2 OR S4)
S26	34	S25 AND (S5 OR S6)

S27 0 S26 AND (S10 OR S11)  
 S28 0 S26 AND S13  
 S29 8 S26 AND (S7 OR S8 OR S9)  
 S30 8 RD (unique items)  
 S31 6 S26 AND BONUS?  
 S32 6 RD (unique items)  
 S33 4 S32 NOT (S16 OR S19 OR S23 OR S30)  
 S34 242 AU="WILSON RD"  
 S35 75 AU="WILSON, ROBERT" OR AU="WILSON, ROBERT D."  
 S36 3 (S34 OR S35) AND (S1 OR S2 OR S4 OR S12 OR S14)  
 S37 2 RD (unique items)  
 S38 2 S37 NOT (S16 OR S19 OR S23 OR S30 OR S32)  
 S39 126 CO="H&R BLOCK" OR CO="H&R BLOCK FINANCIAL" OR CO="H&R BLOCK  
 INC" OR CO="H&R BLOCK TAX SERVICES INC"  
 S40 10 S39 AND (S1 OR S2 OR S4 OR S13 OR S14)  
 S41 8 RD (unique items)  
 S42 8 S41 NOT (S16 OR S19 OR S23 OR S30 OR S32 OR S37)  
 S43 38 S14 AND (S5 OR S6)  
 S44 4 S43 AND S1  
 S45 4 RD (unique items)  
 S46 4 S45 NOT (S16 OR S19 OR S23 OR S30 OR S32 OR S37 OR S41)  
 S47 18 S9 AND S2 AND (S10 OR S11)  
 S48 0 S47 AND S14  
 S49 6 S47 AND (S4 OR S5 OR S6 OR S8)  
 S50 5 RD (unique items)  
 S51 5 S50 NOT (S16 OR S19 OR S23 OR S32 OR S37 OR S41 OR S45)  
 S52 6 S1 AND S5 AND (S10 OR S11)  
 S53 6 RD (unique items)  
 S54 6 S53 NOT (S16 OR S19 OR S23 OR S30 OR S32 OR S37 OR S41 OR -  
 S45)

File 344:CHINESE PATENTS ABS APR 1985-2001/Feb  
(c) 2001 EUROPEAN PATENT OFFICE  
File 347:JAPIO Oct 1976-2000/Jul(UPDATED 001114)  
(c) 2000 JPO & JAPIO  
File 350:Derwent WPIX 1963-2000/UD,UM &UP=200111  
(c) 2001 Derwent Info Ltd

Set	Items	Description
S1	9357	(CREDIT OR DEBIT OR SMART)() (ACCOUNT? OR CARD?)
S2	2041	CASH() (PAYMENT? OR BONUS?) OR DIVIDEND? OR REFUND? OR EARN- INGS,OR CASH()BACK()BONUS?
S3	0	SPENDING() (VEHICLE? OR INSTRUMENT?)
S4	10794	INCENTIVE OR REWARD OR BONUS OR PREMIUM OR SPECIAL()OFFER - OR DISCOUNTS OR REBATE? OR CERTIFICATE? OR FINANCIAL()GAIN? OR MONETARY()AWARD? OR COUPONS
S5	9793	(EXTRA OR ADDITIONAL OR DOUBLE OR ADDED) (2N)VALUE?
S6	169790	MULTIPLIER OR EXTENDER OR EXTENSION
S7	2522589	OPT? OR SELECT? OR CHOOSE? OR CHOICE?
S8	1330452	TRANSFER? OR ASSIGN? OR ALLOCAT? OR DISTRIBUT?
S9	336322	ALTERNAT?
S10	1092	MERCHANT() PARTNERSHIP? OR PARTNERS OR SPONSORS
S11	368463	INTERMEDIARY OR INTERMEDIATE OR GO()BETWEEN OR LIAISON OR - THIRD()PARTY
S12	15	(401()K OR RETIREMENT()FUND?)()DISTRIBUTION? OR SOCIAL()SE- CURITY()CHECK? OR DIVIDEND()PAYMENT? OR TAX()REFUND?
S13	611	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S14	20	(FREQUENT OR PREFERRED)() (BUYER? OR FLIER? OR FLYER? OR SH- OPPER? OR CUSTOMER? OR PURCHASER? OR CONSUMER)
S15	98305	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S16	5	S1 AND S2 AND S4
S17	0	S2 AND S4 AND (S5 OR S6)
S18	0	S14 AND (S5 OR S6 OR S11)
S19	4	S1 AND S10
S20	4	S19 NOT S16
S21	9	S12 AND (S5 OR S6 OR S7 OR S8 OR S9)
S22	0	S21 AND S4
S23	9	S21 NOT (S16 OR S19)
S24	54	AU="WILSON R D"
S25	0	AU="WILSON ROBERT"
S26	0	S24 AND (S1 OR S2 OR S3 OR S14)
S27	0	S10 AND S4 AND S11
S28	9	S14 AND S4
S29	5	S28 AND (S5 OR S6 OR S7 OR S8 OR S9)
S30	5	S29 NOT (S16 OR S19 OR S21)
S31	0	S28 AND DOUBLE
S32	10	S10 AND S4
S33	3	S32 AND (S2 OR S5 OR S6 OR S8 OR S9)
S34	3	S33 NOT (S16 OR S19 OR S21 OR S29)

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16/5/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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013500427  
WPI Acc No: 2000-672368/200065  
XRPX Acc No: N00-498492

**Online database system for enabling expected value payments**

Patent Assignee: ROSSIDES M T (ROSS-I)  
Inventor: ROSSIDES M T  
Number of Countries: 034 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200030015	A1	20000525	WO 99US27583	A	19991119	200065 B
AU 200031020	A	20000605	AU 200031020	A	19991119	200065

Priority Applications (No Type Date): US 98109119 A 19981119

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200030015	A1	E	32	G06F-153/00	
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Designated States (National): AT AU BR CA CN CZ DE DK ES GB IL JP KR MX  
PL PT RU SE SG UA US VN

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GR IE IT  
LU MC NL PT SE

AU 200031020	A			G06F-153/00	Based on patent WO 200030015
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Abstract (Basic): WO 200030015 A1

NOVELTY - The payoff amount is debitted from a system bank account and credited to a temporary account, when a recipient has won the expected value payment bet. A redemption request is received from the recipient through a redemption web page. The payment data is sent to a paper check creation agent directing the agent to make a paper check payable to recipient in the payoff amount, after authenticating the recipient.

DETAILED DESCRIPTION - The payer's name, the payer's e-mail address, recipient's legal name, payment amount, and payoff amount are input. The recipient's e-mail address and a password for identity verification are input. The payer is checked whether he has adequate funds in his **credit card** account to cover the total charge which is the payoff amount plus a service charge. The transaction is rejected when there is no adequate funds in the **credit card**. The total charge is deducted from the **credit card** and credited to the system account. The expected payment and service charge are recorded, and a transaction identification is created. An expected value payment bet is executed and the transaction record is stored. The result is output to the payer in a web page and sent to the payer's e-mail address and recipient's e-mail address.

USE - For enabling expected value payments. Used by an airline to pay a customer an amount of frequent flier miles. Used by a company to pay an individual a small amount of money e.g. **dividend**, utility bill credit, gift **certificate refund**.

ADVANTAGE - Eliminates the necessity of including steps where the recipient of the payment determines when and if the result of the expected value payment bet is revealed. Enables the recipient to decide when and if the result is revealed.

pp; 32 DwgNo 0/0

Title Terms: DATABASE; SYSTEM; ENABLE; VALUE

Derwent Class: T01; T05

International Patent Class (Main): G06F-153/00

File Segment: EPI

16/5/2 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
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011996126

WPI Acc No: 1998-413036/199835

XRAM Acc No: C98-124546

XRPX Acc No: N98-321495

**Imaging process producing documents for processing in reader/sorters - by generating character images in a magnetic image recognition device, developing images with an encapsulated ink, transferring image, then cold fusing it**

Patent Assignee: XEROX CORP (XERO )

Inventor: KOCH K; LISTIGOVERS N A; VEREGIN R P N; YULO F P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5780190	A	19980714	US 89445221	A	19891204	199835 B

Priority Applications (No Type Date): US 89445221 A 19891204

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5780190	A		11	G03G-019/00	

Abstract (Basic): US 5780190 A

A process is claimed comprising: (a) generating character images in a magnetic image character recognition device; (b) developing the images with an encapsulated magnetic ink which comprises a core made of a polymer and magnetite, where the core is encapsulated with a polymeric shell; (c) transferring the images to the substrate; (d) fusing the image to the substrate; processing the substrate with magnetic ink characters in a reader/sorter device. Also claimed is a process for generating personal checks which comprises providing a supporting substrate, forming an image characters on it in an ionographic or electrophotographic apparatus; developing the image with the encapsulated toner of the invention, and carrying out steps (c) and (d) above.

USE - The composition and developing method is used for generating documents such as personal cheques which are subsequently processed in reader/sorters. They can be used in **dividend** cheques, turn around documents such as invoice statements, corporate cheques, highway tickets, **rebate** cheques, utility bills, **credit card** invoices and other documents with magnetic codes.

ADVANTAGE - Using the toner and process of the present invention eliminates image smearing and offsetting from the read/write heads in magnetic image character recognition thus reducing the rejection rate. As the toners of the invention fuse under pressure the pile height is reduced assisting in the reduction of toner flaking. The use of a cold pressure fixing process requires less energy thus making the process more economical.

Dwg.0/0

Title Terms: IMAGE; PROCESS; PRODUCE; DOCUMENT; PROCESS; READ; SORT;  
GENERATE; CHARACTER; IMAGE; MAGNETIC; IMAGE; RECOGNISE; DEVICE; DEVELOP;  
IMAGE; ENCAPSULATE; INK; TRANSFER; IMAGE; COLD; FUSE  
Derwent Class: A14; A26; A89; E12; G08; P84; S06; T04  
International Patent Class (Main): G03G-019/00  
File Segment: CPI; EPI; EngPI

16/5/3 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011960936 \*\*Image available\*\*

WPI Acc No: 1998-377846/199832

XRPX Acc No: N98-295368

**Administration method for incentive award program for credit card use - in which monetary payment is issued to participant's credit card account upon reward of earnings in incentive program**

Patent Assignee: MERIDIAN ENTERPRISES INC (MERI-N)

Inventor: FRASER M L

Number of Countries: 077 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9828699	<u>A1</u>	<u>19980702</u>	WO 97US10773	A	19970620	199832 B
CA 2210218	A	19980624	CA 2210218	A	19970711	199841
AU 9734973	A	19980717	AU 9734973	A	19970620	199848

Priority Applications (No Type Date): US 96773683 A 19961224

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9828699	A1	E	54	G06F-017/60	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9734973	A		G06F-017/60	Based on patent WO 9828699
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CA 2210218	A		G06F-017/60	
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Abstract (Basic): WO 9828699 A

The method involves administering an **incentive** award program through the use of a zero-limit credit instrument. Participants in the **incentive** program are issued with a **credit card** account with a zero credit limit. Upon rewarding of **earnings** in the **incentive** program, a monetary payment is issued to the participant's **credit card** account (156).

While the account's credit limit remains at zero, purchases (164) may be made by authorising purchase transactions against an outstanding positive balance on the account. Such authorisation then temporarily lowers the outstanding balance until settlement, and posts the purchase transaction into the participant's account, which the permanently downgrades the outstanding balance (166).

USE - Administering **incentive** award program through use of credit.

ADVANTAGE - No up front credit liability for participant, or **incentive** program administrator.

Dwg.4/13

Title Terms: ADMINISTER; METHOD; AWARD; PROGRAM; CREDIT; CARD; MONEY; PAY; ISSUE; PARTICIPATING; CREDIT; CARD; ACCOUNT; **REWARD** ; PROGRAM

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/30

File Segment: EPI

16/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011919254 \*\*Image available\*\*

WPI Acc No: 1998-336164/199830

XRPX Acc No: N98-262395

**Management of distribution of shares or dividends using smart cards**  
- has smart card for each user holding identification data and reward distribution curves for that user

Patent Assignee: GEMPLUS SCA (GEMP-N)  
Inventor: FOGLINO J; FOGLINO J J  
Number of Countries: 028 Number of Patents: 007  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2756951	A1	19980612	FR 9615186	A	19961211	199830 B
WO 9826384	A1	19980618	WO 97FR2249	A	19971210	199830
AU 9854874	A	19980703	AU 9854874	A	19971210	199847
EP 974133	A1	20000126	EP 97951288	A	19971210	200010
			WO 97FR2249	A	19971210	
BR 9713910	A	20000229	BR 9713910	A	19971210	200025
			WO 97FR2249	A	19971210	
CN 1245575	A	20000223	CN 97181683	A	19971210	200028
AU 723169	B	20000817	AU 9854874	A	19971210	200044

Priority Applications (No Type Date): FR 9615186 A 19961211

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
FR 2756951	A1		18	G06F-017/60	
WO 9826384	A1	F		G07F-017/32	
Designated States (National): AU BR CA CN JP MX RU SG UA US					
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
AU 9854874	A			G07F-017/32	Based on patent WO 9826384
EP 974133	A1	F		G07F-017/32	Based on patent WO 9826384
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
BR 9713910	A			G07F-017/32	Based on patent WO 9826384
CN 1245575	A			G07F-017/32	
AU 723169	B			G07F-017/32	Previous Publ. patent AU 9854874 Based on patent WO 9826384

Abstract (Basic): FR 2756951 A

The system operates on the basis of **smart cards** which are distributed to each member of the co-operative. Each **smart card** contains personal identification data concerning the holder and a record of the statistical **reward** distribution rules appropriate to that holder.

A number of card readers are placed at various service points in the co-operative enterprise. The readers are able to extract the holder's identification and distribution data from the **smart card** and to compute the return appropriate to the holder of that card.

USE - Management of distribution of shares or **dividends** in co-operative organisations.

ADVANTAGE - Simple, low cost method of distributing shares or **dividends** in co-operative enterprise.

Dwg.1/2

Title Terms: MANAGEMENT; DISTRIBUTE; SHARE; SMART; CARD; SMART; CARD; USER;

HOLD; IDENTIFY; DATA; **REWARD** ; DISTRIBUTE; CURVE; USER

Index Terms/Additional Words: COOPERATIVE; ENTERPRISES

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60; G07F-017/32

International Patent Class (Additional): G06K-019/073; G07F-007/10

File Segment: EPI

16/5/5 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011590969 \*\*Image available\*\*

WPI Acc No: 1998-008098/199801

XRPX Acc No: N98-006395

debit card system for customer incentive award system



implementation - includes debit cards with unique account numbers assigned to participants with filter processor accessing and comparing program data with transaction data to generate validating or invalidating data

Patent Assignee: MARITZ INC (MARI-N)

Inventor: ASHBY T L; CARRITHERS D C; HUFF L; JACKSON M; MCGUIRE K K; RAPP S G; RESCH K A; STONE G L; STOREY-WALLER J A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5689100	A	19971118	US 95408960	A	19950321	199801 B
			US 96620041	A	19960321	

Priority Applications (No Type Date): US 96620041 A 19960321; US 95408960 A 19950321

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5689100	A		16	G06K-005/00	CIP of application US 95408960

Abstract (Basic): US 5689100 A

The **debit card** system includes numerous **debit cards**, each assigned to one participant and having a unique account number corresponding to an award account of the participant. A bank filter processor accesses program data including data identifying the authorized unique account numbers of the participants, the authorized merchants and the balance in each participant's award account.

The filter processor compares this program data to the following transaction data: the initiating account number of the card initiating the transaction, the merchant identification data of the initiating merchant, and the data regarding the amount of the initiated transaction. The filter processor generates validating data for the transaction when the evaluated transaction data indicates that the transaction has been initiated by an authorized merchant using the unique account number of one of the participants having a sufficient balance in their award account to cover the transaction. Otherwise, invalidating data is generated.

ADVANTAGE - Eliminates or minimises paperwork associated with transactions by which participants obtain rewards and track such **earnings**, redemption and accounts. Allows use of **debit cards** rather than **credit cards**.

Dwg.1/6

Title Terms: DEBIT; CARD; SYSTEM; CUSTOMER; AWARD; SYSTEM; IMPLEMENT; DEBIT ; CARD; UNIQUE; ACCOUNT; NUMBER; ASSIGN; PARTICIPATING; FILTER; PROCESSOR ; ACCESS; COMPARE; PROGRAM; DATA; TRANSACTION; DATA; GENERATE; VALID; INVALID; DATA

Derwent Class: T01; T05; W01

International Patent Class (Main): G06K-005/00

International Patent Class (Additional): G06F-007/04; G06F-007/08

File Segment: EPI

20/5/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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013394191 \*\*Image available\*\*  
WPI Acc No: 2000-566129/200053  
XRPX Acc No: N00-418109

Method for signaling messages between at least two connection partners,  
at least one of which is a resource limited, processor based system, e.g.  
smart card, e.g. for secure banking transactions

Patent Assignee: BRUEGGE B (BRUE-I)

Inventor: BERGNER K; BRUEGGE B; RAUSCH A; SIHLING M; VILSMEIER C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 19906134	A1	20000831	DE 1006134	A	19990213	200053 B

Priority Applications (No Type Date): DE 1006134 A 19990213

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 19906134	A1		20	H04L-029/02	

Abstract (Basic): DE 19906134 A1

NOVELTY - The method involves coupling the resource limited, processor based system (102) via an intermediate distribution frame (207) at a mechanism (206) for preferably asynchronous signaling messages, and signaling messages to the resource limited, processor based system. Messages sent from the resource limited system via the intermediate distribution frame are passed on to the signaling mechanism. Messages intended for the resource limited system are passed on from the signaling mechanism via the intermediate distribution frame. Every message is signaled between the communication **partners** via a certain channel (510) clearly made available to the signaling mechanism.

USE - E.g. for use in secure banking transactions.

ADVANTAGE - Intermediate distribution frame enables communication between the base station and resource limited, processor based system such as a **smart card**. Enables safe communication secure from attack from inside or outside.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the system in a refined display.

base system (101)

resource limited, processor based system (102)

signaling mechanism (206)

intermediate distribution frame (207)

remote subsystems (208)

channel manager (509)

channels (510)

connection point representatives (511,514)

representatives (512,513)

pp; 20 DwgNo 5/8

Title Terms: METHOD; MESSAGE; TWO; CONNECT; PARTNER; ONE; RESOURCE; LIMIT; PROCESSOR; BASED; SYSTEM; SMART; CARD; SECURE; BANK; TRANSACTION

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): H04L-029/02

International Patent Class (Additional): G06F-013/00

File Segment: EPI

20/5/2 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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013204153     \*\*Image available\*\*

WPI Acc No: 2000-376026/200032

XRPX Acc No: N00-282434

**Prepaid card using method for purchase of goods or services, telephone services, involves accessing card ID number, card identification data and cash value and storing it in card account, for cash transaction**

Patent Assignee: MASTERCARD INT INC (MAST-N)

Inventor: HUNTER B D; MCKENZIE K; RASAFI N N; STANGLE B; WIGGINS J

Number of Countries: 090    Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200025507	A1	20000504	WO 99US25157	A	19991027	200032    B
AU 200012359	A	20000515	AU 200012359	A	19991027	200039

Priority Applications (No Type Date): US 98181377 A 19981028

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200025507	A1	E	56	H04M-015/00	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200012359	A			H04M-015/00	Based on patent WO 200025507
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Abstract (Basic): WO 200025507 A1

NOVELTY - A personal identification number of the prepaid card (100) is selected and is verified for authorization of user (10) of card. The ID number is then transmitted to card processing center (110) via communication network, where the ID number, card identification data and data indicative of cash value are accessed. Based on accessed result, cash transaction is performed.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system using prepaid card.

USE - For using prepaid card, **debit card , credit card ,** master card, used in metropolitan backs for purchase of goods or services, telephone services.

ADVANTAGE - Fulfills payroll obligations and facilitates gift giving. Promotes purchase of specific products or services, reward employees or business **partners** . The cards are useful for consumers who are not eligible for **credit card** , who do not have bank account.

DESCRIPTION OF DRAWING(S) - The figure shows components of system for using prepaid card.

User (10)

Prepaid card ((100)

Processing center (110)

pp; 56 DwgNo 1/10

Title Terms: PREPAYMENT; CARD; METHOD; PURCHASE; GOODS; SERVICE; TELEPHONE;  
SERVICE; ACCESS; CARD; ID; NUMBER; CARD; IDENTIFY; DATA; CASH; VALUE;  
STORAGE; CARD; ACCOUNT; CASH; TRANSACTION

Derwent Class: T05; W01

International Patent Class (Main): H04M-015/00

International Patent Class (Additional): G06F-017/00; H04M-017/00

File Segment: EPI

20/5/3     (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013098435     \*\*Image available\*\*

WPI Acc No: 2000-270307/200023

XRPX Acc No: N00-202416

**Children identification system using interactive smart card technology, has card affixed with photograph of user and legal guardian, and identification device stored with personal and medical information**

Patent Assignee: BASILE M R (BASI-I); WEINREB A H (WEIN-I)

Inventor: BASILE M R; WEINREB A H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6042005	A	20000328	US 97879267	A	19970620	200023 B

Priority Applications (No Type Date): US 97879267 A 19970620

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6042005	A		7 G06K-005/00	

Abstract (Basic): US 6042005 A

NOVELTY - The card is affixed with photograph of user and parent or legal guardian on front surface. A data storage unit of card stores user's personal and medical information along with code number for identifying those information. An identification device (18) is worn by user stores user's personal and medical information. A data retrieval unit (27) retrieves the information from card and identification device.

DETAILED DESCRIPTION - The data storage unit of card has programmable microchip embedded into card. The data storage unit of identification device has tag (20) with aperture adapted to enable the user to connect tag to article of clothing. The tag is embedded with programmable microchip and also stored with unique code and telephone access number. An INDEPENDENT CLAIM is also included for children identification method.

USE - For children identification promotional system using interactive smart guard technology used by schools, P.T.A's, police precincts, hospitals, doctors, retail stores, malls, corporations, families, dentists, insurance companies, theme parks, day care centers.

ADVANTAGE - The system includes online or Internet access site for enabling the cardholder and their family to access specific corporate participants to program and can further enable new user's to enroll in the identification program. Offers child identification system that operates efficiently and reliably, and hence increases child's safety. By providing removable tag, the individual is not limited as to particular clothing or shoes they have to wear. Facilitates operator to instantaneously update the information contained in each respective identification device. There is no limit to types of information that can be stored in system, and hence improves utilization efficiency. Through this system, the corporate **sponsors** can increase their retail business.

DESCRIPTION OF DRAWING(S) - The figure shows schematic block diagram of children identification system.

Identification device (18)

Tag (20)

Data retrieval unit (27)

pp; 7 DwgNo 1/3

Title Terms: CHILD; IDENTIFY; SYSTEM; INTERACT; SMART; CARD; TECHNOLOGY; CARD; AFFIX; PHOTOGRAPH; USER; LEGAL; IDENTIFY; DEVICE; STORAGE; PERSON; MEDICAL; INFORMATION

Derwent Class: S05; T01; T04

International Patent Class (Main): G06K-005/00

File Segment: EPI

20/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2001 Derwent Info Ltd. All rts. reserv.

012361695      \*\*Image available\*\*  
WPI Acc No: 1999-167802/199915  
XRPX Acc No: N99-122368

**Database marketing information system for mall loyalty reward credit card**

Patent Assignee: PNC NAT BANK (PNCN-N)  
Inventor: BARD J; CHUDNOFSKY C; CUTLER J; DELEO B; FIALKOW D; GORMAN J;  
KLIGER I; MCCLAUGHLIN J; MILLICAN M; MURPHY J W; SCHRECK M; TOMLINSON D A  
Number of Countries: 001 Number of Patents: 001

**Patent Family:**

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2237109	A	<u>19981107</u>	CA 2237109	A	19980507	199915 B

Priority Applications (No Type Date): US 9746892 A 19970507

**Patent Details:**

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2237109	A		91	G06F-017/60	?

**Abstract (Basic): CA 2237109 A**

NOVELTY - Customers sign up to mall **credit cards**, and their details are held on a database (30) including the details of all sellers in a particular mall (20). Purchase data can then be recorded for each card holder. Holders receive rewards for making purchases, e.g. money back to the value of 1% of purchases made outside the mall and 2% of purchases made inside the mall. The card may also confer privileges from loyalty **partners** e.g. cheaper long distance telephone calls.

USE - For storing and generating promotional information using rewards program for shopping mall implemented on computer system with central database.

ADVANTAGE - Sellers operating in the mall need not agree to participate in the scheme.

DESCRIPTION OF DRAWING(S) - The drawing shows the system for processing transaction and providing rewards and privileges.

Mall (20)

Database (30)

pp; 91 DwgNo 1/27/27

Title Terms: DATABASE; MARKET; INFORMATION; SYSTEM; MALL; REWARD; CREDIT; CARD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/40

File Segment: EPI

23/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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012913874 \*\*Image available\*\*

WPI Acc No: 2000-085710/200007

XRPX Acc No: N00-067204

Value added tax refunding method on purchases made in foreign  
country

Patent Assignee: VA-T-EN LLC (VATE-N)

Inventor: HAGEMIER R C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6003016	A	19991214	US 97976106	A	19971121	200007 B
			US 99264440	A	19990308	

Priority Applications (No Type Date): US 99264440 A 19990308; US 97976106 A  
19971121

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6003016	A		6	G06F-019/00	CIP of application US 97976106 CIP of patent US 5903876

Abstract (Basic): US 6003016 A

NOVELTY - The item for purchase is **selected** and the price is determined. The **value added tax** (VAT) is calculated on the item. The item is purchased in a foreign country by payment of price and **value added tax** to the seller. The value added tax card is given to the seller for the refund of VAT. A tentative refund credit is created with the VAT card in the computerized personal account in an amount equal to the VAT.

DETAILED DESCRIPTION - The computerized personal account contains personal data of the purchaser like name, address, country of residence and passport details. Also computer adds the purchase price of all the items and in the event of this exceeding the predetermined level, the VAT is calculated on the excess and the VAT on the excess may be charged to the personal account or deducted from the VAT collected on the purchases not exceeding the VAT tax level.

USE - For use during purchases made in foreign country.

ADVANTAGE - The computerized system eliminates the necessity for visiting both the customs authority and the refund office since the VAT refund is simply posted to the credit card account at the time of purchase.

DESCRIPTION OF DRAWING(S) - The figure shows the method for refunding VAT.

pp; 6 DwgNo 2/2

Title Terms: VALUE; ADD; TAX; METHOD; PURCHASE; MADE; FOREIGN; COUNTRY

Derwent Class: T01

International Patent Class (Main): G06F-019/00

File Segment: EPI

23/5/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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012828234

WPI Acc No: 2000-000066/200001

XRPX Acc No: N00-000099

**Automated process for Sales Tax Refund processing by publicly  
accessible machines e.g. a computer**

Patent Assignee: BRADFORD B A (BRAD-I)

Inventor: BRADFORD B A  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
CA 2215435 A1 19990507 CA 2215435 A 19971107 200001 B

Priority Applications (No Type Date): CA 2215435 A 19971107

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
CA 2215435 A1 E 28 G07F-017/26

Abstract (Basic): CA 2215435 A1

NOVELTY - An automated process for a sales **tax refund** has a publicly accessible computer. This provides a way to efficiently complete and file the forms required for tourists to gain a sales **tax refund** from the government. The program displays screens that guide the user through the steps involved in their **choice** of language. The form is generated and signed by the user, and a refund file is filed for the user.

USE - For processing sales **tax refund** applications on a computer.

ADVANTAGE - There is no need for instructions or outside assistance.

pp; 28 DwgNo 0/2

Title Terms: AUTOMATIC; PROCESS; SALE; TAX; REFUND; PROCESS; ACCESS; MACHINE; COMPUTER

Derwent Class: T01; T05

International Patent Class (Main): G07F-017/26

International Patent Class (Additional): G06F-017/60

File Segment: EPI

### 23/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012765388 \*\*Image available\*\*

WPI Acc No: 1999-571516/199948

Related WPI Acc No: 1990-059215; 1993-100472; 1998-178871

XRPX Acc No: N99-421160

**Electronic income tax refund filing program executing method for internal revenue service**

Patent Assignee: BENEFICIAL FINANCIAL CORP (BENE-N)

Inventor: LONGFIELD R N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5963921	A	19991005	US 88146324	A	19880121	199948 B
			US 89384654	A	19890725	
			US 90615903	A	19901120	
			US 93270	A	19930104	
			US 97982807	A	19971015	

Priority Applications (No Type Date): US 88146324 A 19880121; US 89384654 A 19890725; US 90615903 A 19901120; US 93270 A 19930104; US 97982807 A 19971015

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5963921	A		6	G06F-017/60	Cont of application US 88146324 Cont of application US 89384654 Cont of application US 90615903 Cont of application US 93270 Cont of patent US 4890228

Abstract (Basic): US 5963921 A

NOVELTY - Electronic account file created at authorized financial institution is designated as recipient of electronic funds and data files are transmitted to tax collecting authority. Based on tax return data, the institution is authorized for fund **transfer** and on completion of tax return processing and fund **transfer** by authority, data files and account files are processed for authorizing payment.

DETAILED DESCRIPTION - Tax preparer data, tax return data and refund payment data are received via input unit from tax preparer side and based on tax return data, electronic files are created. A new deposit account file for tax return and refund payment data is created by authorized financial institution for receiving IRS funds against loan debit. The account is closed after **transfer** of refund amount from IRS to tax payer by the financial institution.

USE - In internal revenue service for operating electronic income **tax refund** early payment system for electronic filing of tax return.

ADVANTAGE - Refund of loan to tax payer is enabled within one or two days of their filing of tax return from the financial institution.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart of execution of tax return payment application data.

pp; 6 DwgNo 1/1

Title Terms: ELECTRONIC; INCOME; TAX; REFUND; FILE; PROGRAM; EXECUTE; METHOD; INTERNAL; REVENUE; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**23/5/4 (Item 4 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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012702205 \*\*Image available\*\*

WPI Acc No: 1999-508316/199942

XRPX Acc No: N99-378829

**Home mortgage payment determining method using data processing system for low income family**

Patent Assignee: GEORGE J D (GEOR-I)

Inventor: GEORGE J D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5946668	A	19990831	US 95543851	A	19951012	199942 B

Priority Applications (No Type Date): US 95543851 A 19951012

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5946668	A	12	G06F-017/60	

Abstract (Basic): US 5946668 A

NOVELTY - Amount of earnings to withhold from income including income tax for next fiscal year and for home mortgage interest deductions are calculated. Amount of **tax refund** to deposit into a trust fund during **selected** period and trust fund after deposit, are calculated. Mortgage based on the amortization of home mortgage is issued.

DETAILED DESCRIPTION - Mortgage data, income data and income tax data are entered into memory. Amortization of home mortgage over a **selected** period, income **tax refund** for a prior fiscal year and income tax for current fiscal year are calculated.



USE - For determining home mortgage payments to pay for home throughout predetermined period for low income families.

ADVANTAGE - Facilitates reflection of unexpected changes in the borrower information, cost of living estimates, income and home appreciation, and changes in tax rates. Maintains ability to gain access to significant amount of cash for future need.

DESCRIPTION OF DRAWING(S) - The figure illustrates the flow chart for home mortgage payment determining method.

pp; 12 DwgNo 1A,1B/3

Title Terms: HOME; PAY; DETERMINE; METHOD; DATA; PROCESS; SYSTEM; LOW; INCOME; FAMILY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-157/00

File Segment: EPI

**23/5/5 (Item 5 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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011761961 \*\*Image available\*\*

WPI Acc No: 1998-178871/199816

Related WPI Acc No: 1990-059215; 1993-100472; 1999-571516

XRPX Acc No: N98-141576

**Electronic data processing system - prepares income tax returns authorising refund payments and obtains secured credit card**

Patent Assignee: BENEFICAL FRANCHISE CO INC (BENE-N)

Inventor: LONGFIELD R N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5724523	A	19980303	US 88146324	A	19880121	199816 B
			US 89384654	A	19890725	
			US 90615903	A	19901120	
			US 93270	A	19930104	
			US 9318941	A	19930217	
			US 95491615	A	19950619	

Priority Applications (No Type Date): US 9318941 A 19930217; US 88146324 A 19880121; US 89384654 A 19890725; US 90615903 A 19901120; US 93270 A 19930104; US 95491615 A 19950619

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5724523	A		12	G06F-017/60	Cont of application US 88146324 Cont of application US 89384654 Cont of application US 90615903 CIP of application US 93270 Cont of application US 9318941 Cont of patent US 4890228 Cont of patent US 5193057

Abstract (Basic): US 5724523 A

The system has at least one electronic data processing mechanism for executing programmed arithmetic and logical processes, and for storing data. There is at least one data input arrangement at a tax preparer site for inputting tax return data and credit card application data to a data processor. There is also a section in the data processor for dealing with the tax return data and creating associated electronic data files, and for processing secured credit card applications data to electronically create a deposit and loan account file. The file is used to create a collateral account for receipt of **tax refund** payments funding credit card issuance, with subsequent closing of the deposit

and loan account.

The data processor has a mechanism for processing the tax return files, and the deposit and loan account file. The tax return data is transmitted to a processor controlled by a tax collecting authority, for authorising electronic fund **transfer** to a financial institution, into the deposit and loan account. Fund from the account are also authorised for **transfer** to the collateral account to fund secured credit card issue.

ADVANTAGE - Provides data processing giving **tax refund** payment within 24-48 hours of time of filing tax return.

Dwg.1/2

Title Terms: ELECTRONIC; DATA; PROCESS; SYSTEM; PREPARATION; INCOME; TAX; RETURN; AUTHORISE; REFUND; OBTAIN; SECURE; CREDIT; CARD

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

**23/5/6 (Item 6 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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008821531 \*\*Image available\*\*

WPI Acc No: 1991-325544/199144

XRPX Acc No: N91-249557

**Data processing system for commercial transactions - has central computer installation serving stores recording sales to customers and terminal at export desk**

Patent Assignee: NOVAKAL INVESTMENTS LTD (NOVA-N); NOVAKAL INVEST LTD (NOVA-N)

Inventor: BARRY G

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
ZA 9010371	A	19910731	ZA 9010371	A	19901221	199144 B
GB 2251100	A	19920624				199226 N

Priority Applications (No Type Date): ZA 9010371 A 19901221; ZA 9010371 A 19901221

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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GB 2251100	A	11	G06F-015/21	
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Abstract (Basic): ZA 9010371 A

The system comprises a central computer installation (1) which receives and processes data relating to transactions carried out within the system. Data terminals (2) are located in each of the participating stores, and are arranged to communicate with the central installation by communication links (3). These links may comprise dedicated lines, or use may be made of the lines of the public telephone system during off-peak hours. A further terminal (4) is provided at an export desk at the port or airport serving the region, and at which a customer desiring a **tax refund** can present the necessary documentation to support his claim.

The customer using the system visits the store, **selects** the goods and pays for them, this transaction being carried out on behalf of the tax-accountable organisation, which acquires ownership of the goods. At each purchase he will be given a receipt for the payment, which may be a slip issued by a cash register, but more conveniently will comprise an entry on a delivery docket issued to him before he makes his first purchase.

USE/ADVANTAGE - Relieves overseas customers of burden of maintaining necessary records for **tax refund** for goods purchased on visit. (Provisional basic advised week 91/36)

Dwg.1/1  
Title Terms: DATA; PROCESS; SYSTEM; COMMERCIAL; TRANSACTION; CENTRAL;  
COMPUTER; INSTALLATION; SERVE; STORAGE; RECORD; SALE; CUSTOMER; TERMINAL;  
EXPORT; DESK  
Index Terms/Additional Words: TAX; RECLAIM  
Derwent Class: T01; T05; W06  
International Patent Class (Main): G06F-015/21  
File Segment: EPI

23/5/7 (Item 7 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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008172214  
WPI Acc No: 1990-059215/199008  
Related WPI Acc No: 1993-100472; 1998-178871; 1999-571516  
XRPX Acc No: N90-045483

**Electronic income tax refund early payment system - uses data processing programs for creating electronic tax return filed with collecting authority**

Patent Assignee: BENEFICIAL MANAGEME (BENE-N)  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4890228	A	19891226	US 88146324	A	19880121	199008 B

Priority Applications (No Type Date): US 88146324 A 19880121

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 4890228	A		6		

Abstract (Basic): US 4890228 A

Electronic data processing programs are provided for creating an electronic tax return that is filed with a tax collecting authority. At the same time as the electronic tax return is created a loan application is processed to create an electronic deposit/loan account for the tax filer at an authorised credit institution. As early as the day after completion of the tax return and loan application, the tax filer receives initial refund payment from the loan account.

The authorised credit institution electronically files the electronic tax return with the tax collecting authority which processes the return and **transfers** by electronic fund **transfer** the refund amount to the deposit/loan account at the authorised credit institution. Any refund in excess of the initial refund payment is then forwarded to the tax filer. Provision is also made for checking the credit worthiness of the tax filer.

ADVANTAGE - Shortening time from filing to receipt of refund to as little as one day.

Dwg.1/1  
Title Terms: ELECTRONIC; INCOME; TAX; REFUND; EARLY; PAY; SYSTEM; DATA;  
PROCESS; PROGRAM; ELECTRONIC; TAX; RETURN; FILE; COLLECT; AUTHORISE  
Derwent Class: T01  
International Patent Class (Additional): G06F-015/21  
File Segment: EPI

23/5/8 (Item 8 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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007441776  
WPI Acc No: 1988-075710/198811

XRPX Acc No: N88-057224

**Account card and handling installation - incorporates two different account codes for use in differing computerised payment systems**

Patent Assignee: ELINDER E (ELIN-I)

Inventor: ELINDER E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
SE 8602600	A	19871212	SE 862600	A	19860611	198811 B

Priority Applications (No Type Date): SE 862600 A 19860611

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
SE 8602600	A	9		

Abstract (Basic): SE 8602600 A

A second account code is impressed on a strip which is colourless or has the same colour as that of the card, the strip being durably attached to the card in a predetermined position. The installation consists of at least two central computers, and two lots of account cards, each quantity of cards working with only one of the computers. A third computer is also employed with which only the second account code on each of the cards works.

USE - A typical application for the dual account code system would be for overseas visitors to a country who make purchases, the price of which includes the local **value added** ot sales tax. The basic purchase price would be charged to the account covered by the first code, whilst the tax would be debited to the second account with separate facility for **tax refund** on leaving the country.

(Provisional basic advised week 8805)

0/2

Title Terms: ACCOUNT; CARD; HANDLE; INSTALLATION; INCORPORATE; TWO; ACCOUNT ; CODE; DIFFER; COMPUTER; PAY; SYSTEM

Index Terms/Additional Words: TOURING; CHARGE

Derwent Class: T04; T05

International Patent Class (Additional): G07C-011/00

File Segment: EPI

**23/5/9 (Item 9 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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007275987

WPI Acc No: 1987-272994/198739

XRPX Acc No: N87-204452

**Board game based on stock market and played on track - formed of 4 types of squares showing dividend payment and actions and using chance cards and board showing value of dividend**

Patent Assignee: BOONE J (BOON-I)

Inventor: BOONE J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2594040	A	19870814	FR 861892	A	19860212	198739 B

Priority Applications (No Type Date): FR 861892 A 19860212

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
FR 2594040	A	18		

Abstract (Basic): FR 2594040 A

The game is played on a track formed of 4 types of squares and the

pieces are moved according to the throw of a die. The first type (1,2,3) carries a dividend variation, the second type (4,5,6,7,8,9) shows payments to or by the player, the third type (10,11) modifies the game's development and the fourth type shows indications, such as 'chance'.

The assets are **distributed** to the players in a portfolio of actions, a portfolio of obligations and a treasury. A vertical board shows the value of dividends and 'chance' and 'term' cards are used.

USE/ADVANTAGE - The board game is based on the stock market and allows for negotiation.

/0

Title Terms: BOARD; GAME; BASED; STOCK; MARKET; PLAY; TRACK; FORMING; TYPE;

SQUARE; DIVIDE; PAY; ACTION; CHANCE; CARD; BOARD; VALUE; DIVIDE

Derwent Class: P36

International Patent Class (Additional): A63F-003/00

File Segment: EngPI

30/5/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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013522447 \*\*Image available\*\*  
WPI Acc No: 2001-006653/200101  
XRPX Acc No: N01-004804

**Electronic stored value certificate processing for electronic commerce system, involves storing unique identification value for electronic certificate in association with certificate information which is activated**

Patent Assignee: CYBERSOURCE CORP (CYBE-N)  
Inventor: ENDRES D L; HONNEF W L  
Number of Countries: 029 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200051052	A1	20000831	WO 2000US5039	A	20000225	200101 B
AU 200035048	A	20000914	AU 200035048	A	20000225	200101

Priority Applications (No Type Date): US 99121956 A 19990225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200051052	A1	E	68	G06F-017/60	

Designated States (National): AU BR CA IL IN JP KR MX NZ SG US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

AU 200035048	A	G06F-017/60	Based on patent WO 200051052
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Abstract (Basic): WO 200051052 A1

NOVELTY - **Certificate** information identifying recipient of **certificate**, recipient address and value of **certificate**, is received and stored. Issued electronic **certificate** is activated in response to purchase transaction, **transferring** amount from purchaser's account to **certificate** issuer. Unique identification value is created and stored for electronic **certificate** in association with activated **certificate** information.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) computer system; electronic stored value **certificate** processing method

USE - For processing electronic **certificate** for use in electronic commerce system.

ADVANTAGE - Enables to perform online delivery of electronic loyalty **certificates** to regulate customers. Offers loyalty **certificates** redeemable for only a particular merchant's goods and services. Provides more attractive merchant program which involves rewarding **frequent shopper** with merchant's own products to keep a closer relationship with the customer.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic **certificate** processing system.

pp; 68 DwgNo 1A/6

Title Terms: ELECTRONIC; STORAGE; VALUE; CERTIFY; PROCESS; ELECTRONIC; SYSTEM; STORAGE; UNIQUE; IDENTIFY; VALUE; ELECTRONIC; CERTIFY; ASSOCIATE; CERTIFY; INFORMATION; ACTIVATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

30/5/2 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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013493422    \*\*Image available\*\*

WPI Acc No: 2000-665365/200064

XRPX Acc No: N00-493114

**Computer implemented process for providing prepaid fuel cards and for using frequent shopper cards by determining if transfer certificate identification is stored in association with the customer identification in fuel database**

Patent Assignee: CATALINA MARKETING INT INC (CATA-N)

Inventor: KLINGLE D B

Number of Countries: 001    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
ZA 9906813	A	20000628	ZA 996813	A	19991029	200064    B

Priority Applications (No Type Date): US 99389086 A 19990902

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
ZA 9906813	A	29	G06F-000/00	

Abstract (Basic): ZA 9906813 A

NOVELTY - Customer and **transfer certificate** identifications are received from a customer at a fuel pump (240) during a fuel transaction for determining if a **transfer certificate** identification is stored in association with the customer identification in a fuel database (56) during the fuel transaction. Credit terms stored in association with the **transfer certificate** are applied to the fuel transaction on a positive identification.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

(a) shows a system allowing a customer to receive pre-paid fuel according to the present invention.

(b) a computer system

(c) a storage medium storing a program for performing claimed process

USE - For providing prepaid fuel cards and for using **frequent shopper** cards as prepaid fuel.

ADVANTAGE - Requires minimal modification to existing customer identification systems and improves the security of the system.

DESCRIPTION OF DRAWING(S) - The drawing

**certificate** processor (42)

customer ID reader (44)

**certificate** generator (46)

**certificate** reader (50)

fuel pump process (52)

fuel database (56)

fuel pump (240)

pp; 29 DwgNo 1a/7

Title Terms: COMPUTER; IMPLEMENT; PROCESS; PREPAYMENT; FUEL; CARD; FREQUENT

; CARD; DETERMINE; **TRANSFER**; CERTIFY; IDENTIFY; STORAGE; ASSOCIATE;

CUSTOMER; IDENTIFY; FUEL; DATABASE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00

File Segment: EPI

30/5/3        (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012578131    \*\*Image available\*\*

WPI Acc No: 1999-384238/199932

XRPX Acc No: N99-287685

**Phone time transfer method for frequent shopper card**

Patent Assignee: CATALINA MARKETING INT INC (CATA-N)

Inventor: KLAPKA T J

Number of Countries: 086 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5915007	A	19990622	US 9859371	A	19980414	199932 B
PT 102259	A	19991029	PT 102259	A	19990218	199950
WO 9953448	A1	19991021	WO 99US1487	A	19990217	199952
ZA 9901751	A	19991124	ZA 991751	A	19990304	200001
AU 9927590	A	19991101	AU 9927590	A	19990217	200013
EP 1029310	A1	20000823	EP 99908072	A	19990217	200041
			WO 99US1487	A	19990217	
NO 200003078	A	20000615	WO 99US1487	A	19990217	200049
			NO 20003078	A	20000615	
BR 9907114	A	20001003	BR 997114	A	19990217	200053
			WO 99US1487	A	19990217	

Priority Applications (No Type Date): US 9859371 A 19980414

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 5915007	A		13	H04M-015/00	
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PT 102259	A			G06F-017/60	
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WO 9953448	A1 E			G07F-007/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

ZA 9901751	A		27	G06K-000/00	
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AU 9927590	A			G07F-007/00	Based on patent WO 9953448
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EP 1029310	A1 E			G07F-007/00	Based on patent WO 9953448
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Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

NO 200003078	A			G07F-007/00	
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BR 9907114	A			G07F-007/00	Based on patent WO 9953448
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Abstract (Basic): US 5915007 A

NOVELTY - When user with **frequent shopper** card requests for **transfer** phone time **certificate** (230) from terminal (200), it is issued with preset phone time and first identification number. User can then call number printed on **transfer certificate** and get connected to a **frequent shopper** card server (400) to add phone time to an account associated with **frequent shopper** card.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for phone time **transfer** system.

USE - For enabling usage of **frequent shopper** card as phone calling card to purchase prepaid phone time.

ADVANTAGE - Provides twenty four hour customer service support. Provides security features such as printing **transfer** phone time, **certificate**, only when register is in live mode.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the system for **transferring** phone time to a **frequent shopper** card.

Terminal (200)

**Transfer** phone time **certificate** (230)

**Frequent shopper** card server (400)

pp; 13 DwgNo 2/6

Title Terms: TELEPHONE; TIME; **TRANSFER**; METHOD; FREQUENT; CARD

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-017/60; G06K-000/00; G07F-007/00; H04M-015/00

International Patent Class (Additional): G06F-017/00; G06K-005/00; H04M-017/00

File Segment: EPI



30/5/4 (Item 4 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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012530741 \*\*Image available\*\*  
WPI Acc No: 1999-336847/199928  
Related WPI Acc No: 2000-302746  
XRPX Acc No: N99-252404

**Central processor for self-contained payment system using circulating digital vouchers**

Patent Assignee: BIFFAR P C (BIFF-I)  
Inventor: BIFFAR P C  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5903880	A	19990511	US 96684218	A	19960719	199928 B

Priority Applications (No Type Date): US 96684218 A 19960719

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5903880	A	21	G06F-017/00	

Abstract (Basic): US 5903880 A

NOVELTY - A central processor **allocates** space in a central memory to store vouchers corresponding to the account numbers (1003). The voucher transaction is performed between a portable remote device and the central processor by identifying the set of log digits of the voucher. The transmission and reception of the voucher is done by a central input signal receiver and a central output signal generator connected to the central processor.

DETAILED DESCRIPTION - The remote device has an input signal receiver and a memory to receive and store vouchers and account number. An output signal generator is provided for sending vouchers. The received vouchers are attached with a set of log digits by a processor and are stored in the memory. The remote device and the central processor are linked to a central system. The input operation of the remote device and the central processor are controlled by a user control and central operation control. The transaction of the voucher by the remote devices is displayed by a display linked to it. External data manipulations are performed with the central processor by an external device linked with the control system. An INDEPENDENT CLAIM is also included for the method of making payments using vouchers within a self-contained system.

USE - For self-contained payment system using digital vouchers for payments from individual to individual, individual to business, business to individual, business to business through internet, cellular networks, telecommunication networks, cable networks or proprietary networks.

ADVANTAGE - Facilitates usage universally anywhere in the world as it handles multiple currencies. Payments are available without restriction and delays if received once. The transportation of payment in the case of a non-face to face transaction is nearly instantaneous regardless of the physical distance between payer and payee. There is no limit to voucher and therefore macro and micro payments (less than .01) are possible. Facilitates voucher reading by authorized person to track irregularities and thereby prevents and traces illegal acts such as counterfeiting. Irregularities are easily and quickly traced with help of attached logs to voucher. Facilitates capability of being used as multiple purpose system to manage loyalty program such as **frequent flier** miles programs and to add other informations to voucher at time of transactions such as **coupons** . Identification of newly created

voucher linked and original inactivated voucher and thereby reconciliation and tracing abilities are maintained.

DESCRIPTION OF DRAWING(S) - The figure is an illustration for setting an identifying element and setting and increasing a dynamic log of a digital voucher.

Central account number (1003)

pp; 21 DwgNo 6/6

Title Terms: CENTRAL; PROCESSOR; SELF; CONTAIN; PAY; SYSTEM; CIRCULATE; DIGITAL; VOUCHER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/00

File Segment: EPI

**30/5/5 (Item 5 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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010590196 \*\*Image available\*\*

WPI Acc No: 1996-087149/199609

XRPX Acc No: N96-073089

**Bar type coding system e.g. for identification purposes - reads separately all dark stripes and light stripes and each gp of light or dark stripes is read as pair in succession, while only two width of stripes need to be used**

Patent Assignee: DECORA IND INC (DECO-N)

Inventor: BEJNAR J W; LEVITT R H; LIEBMAN T E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5484998	A	19960116	US 94213635	A	19940316	199609 B

Priority Applications (No Type Date): US 94213635 A 19940316

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5484998	A		9	G06K-019/06	

Abstract (Basic): US 5484998 A

The system includes a number of spaced vertical stripes printed on a contrasting field, such that they form a pattern appearing as a sequence of **alternating** dark and light stripes, the stripes being of only two possible widths, wide or narrow. The pattern represents data coded according to a decoding method in which two successive light or two successive dark stripes are discrete pairs of different width and the comparison of two successive light or two successive dark stripes represents one possible binary signal.

If the sequence is wide/narrow and represents the other possible binary signal if the sequence is narrow/wide, wherein the pattern is divided into right-side and left-side segments. The decoding method applied to the left-side segment is the opposite logic of the decoding method applied to the right-side segment without altering the pattern coding.

USE/ADVANTAGE - As printed code identification system used for sweepstake membership club, **frequent buyers reward**, security system, inventory control and amusement games. Allows use inexpensive in production reader and reliable during operation.

Dwg.1/8

Title Terms: BAR; TYPE; CODE; SYSTEM; IDENTIFY; PURPOSE; READ; SEPARATE; DARK; STRIPE; LIGHT; STRIPE; GROUP; LIGHT; DARK; STRIPE; READ; PAIR; SUCCESSION; TWO; WIDTH; STRIPE; NEED

Derwent Class: T04

International Patent Class (Main): G06K-019/06

File Segment: EPI

34/5/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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012976074 \*\*Image available\*\*  
WPI Acc No: 2000-147923/200013  
XRPX Acc No: N00-109488

**Trustworthiness level establishing method for communication party using handheld device such as handheld telephone during communication connection**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC )  
Inventor: BINDING C; HILD S G; MOSER M; O'CONNOR L J  
Number of Countries: 024 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200004673	A1	20000127	WO 98IB1854	A	19981123	200013 B

Priority Applications (No Type Date): EP 98113121 A 19980715

**Patent Details:**

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200004673	A1	E	22	H04L-009/32	
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Designated States (National): BR CA CN JP KR US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

Abstract (Basic): WO 200004673 A1

NOVELTY - During communication connection between two **partners** (1,3), the partner (1) receives the trustworthiness **certificate** (6) from the handheld telephone (2) and checks for its authenticity using a private key (8). When the **certificate** belongs to the telephone, the partner (1) communicates established trustworthiness level to the partner (3) and accordingly chooses a parameter of communication behavior.

DETAILED DESCRIPTION - The trustworthiness level of the handheld phone indicates the degree of inherent tamper resistance.

USE - For establishing trustworthiness level of communication party using handheld telephone during communication connection for banking, payment transactions.

ADVANTAGE - Trusted and non-trusted devices can participate in the communication and the trustworthiness of each participating device is checked automatically before communicating security-sensitive information. Since the trustworthiness level of the participant is authenticated based on the private key, high level of security and secrecy is offered. Allows the possibility of multiple trustworthiness **certificates** and hence also multiple trustworthiness levels, when each **certificate** is assigned a different trustworthiness level.

DESCRIPTION OF DRAWING(S) - The figure depicts the method of establishing the trustworthiness level of a handheld telephone in a communication connection.

Communication **partners** (1,3)

Handheld telephone (2)

**Certificate** (6)

Private key (8)

pp; 22 DwgNo 1/1

Title Terms: LEVEL; ESTABLISH; METHOD; COMMUNICATE; PARTY; DEVICE;  
TELEPHONE; COMMUNICATE; CONNECT

Derwent Class: W01; W02

International Patent Class (Main): H04L-009/32

International Patent Class (Additional): H04Q-007/22

File Segment: EPI

34/5/2 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent WPIX

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012178411 \*\*Image available\*\*

WPI Acc No: 1998-595322/199850

XRPX Acc No: N98-463226

**Key distribution system for distributing public keys via servers - calculates for user A public key of one user Y registered at server from public key of user Y signed with SV3 secret key, cross certificates and server public key, servers create external user key certificates not registered at same server**

Patent Assignee: KONINK KPN NV (NEPO ); KONINK PTT NEDERLAND NV (NEPO )

Inventor: DE BOER M; KLEINHUIS G; QUAK J T W

Number of Countries: 083 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9849805	A1	19981105	WO 98EP2273	A	19980416	199850 B
NL 1005912	C2	19981027	NL 971005912	A	19970425	199908
AU 9875269	A	19981124	AU 9875269	A	19980416	199914
EP 978178	A1	20000209	EP 98922737	A	19980416	200012
			WO 98EP2273	A	19980416	

Priority Applications (No Type Date): NL 971005912 A 19970425

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9849805 A1 E 10 H04L-009/32

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

EP 978178 A1 E H04L-009/32 Based on patent WO 9849805

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU NL PT SE

AU 9875269 A H04L-009/32 Based on patent WO 9849805

NL 1005912 C2 H04L-009/32

Abstract (Basic): WO 9849805 A

The has a local server (SV1) making available to its own users (A and B) re-**certificated** key **certificates** of users (X and Y) not registered at the local server, that is to say, public keys of non own users are digitally signed with the aid of the secret key of the local server.

The local server generates the key **certificates** of users not registered at the sever at moments independent of the moments at which users registered at the local server request such key **certificates** , and as soon as an own user requests the key **certificate** .

USE - For securing electronic communication when communication **partners** do not know each other beforehand.

ADVANTAGE - Increases speed of communication using user application software which is less sophisticated and user terminal with restricted computational capacity.

Dwg.1/1

Title Terms: KEY; **DISTRIBUTE** ; SYSTEM; **DISTRIBUTE** ; PUBLIC; KEY; SERVE; CALCULATE; USER; PUBLIC; KEY; ONE; USER; REGISTER; SERVE; PUBLIC; KEY; USER; SIGN; SECRET; KEY; CROSS; CERTIFY; SERVE; PUBLIC; KEY; SERVE; EXTERNAL; USER; KEY; CERTIFY; REGISTER; SERVE

Derwent Class: T01; W01; X25

International Patent Class (Main): H04L-009/32

International Patent Class (Additional): H04L-009/08; H04L-009/30

File Segment: EPI

34/5/3 (Item 3 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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008830326 \*\*Image available\*\*  
WPI Acc No: 1991-334342/199146  
XRPX Acc No: N91-256213

**Access control in distributed system - where user is allocated  
privileged access certificate which passes to applications to establish  
access rights**

Patent Assignee: INT COMPUTERS LTD (INCM )  
Inventor: PARKER T A  
Number of Countries: 008 Number of Patents: 008  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 456386	A	19911113	EP 91303752	A	19910425	199146 B
AU 9176209	A	19911114				199202
ZA 9103322	A	19920226				199214
AU 634653	B	19930225	AU 9176209	A	19910429	199315
EP 456386	A3	19920805	EP 91303752	A	19910425	199336
US 5339403	A	19940816	US 91694462	A	19910501	199432
			US 9342441	A	19930405	
EP 456386	B1	19981111	EP 91303752	A	19910425	199849
DE 69130461	E	19981217	DE 630461	A	19910425	199905
			EP 91303752	A	19910425	

Priority Applications (No Type Date): GB 9015104 A 19900709; GB 9010603 A  
19900511

Cited Patents: NoSR.Pub; 1.Jnl.Ref; US 4694492

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 456386	A		10		
Designated States (Regional): DE FR GB IT NL					
AU 634653	B			G06F-015/20	Previous Publ. patent AU 9176209
EP 456386	A3		10		
US 5339403	A		7	G06F-009/00	Cont of application US 91694462
EP 456386	B1 E			G06F-001/00	
Designated States (Regional): DE FR GB IT NL					
DE 69130461	E			G06F-001/00	Based on patent EP 456386

Abstract (Basic): EP 456386 A

In a **distributed** system there are a number of target applications  
(10). Users interact with the system via **sponsors** (11) which are  
software modules representing all activities of the user in the system  
with regard to establishing user rights to access applications.

The **sponsors** communicate with the privilege attribute server  
(APA, 12) which provide authentication services and gives each user a  
privilege attribute **certificate** (PAC). A PAC user monitor (PUM, 13)  
validates PAC's when needed.

USE/ADVANTAGE - Avoids user establishing access rights for each  
application accessed.

Dwg.1/4

Title Terms: ACCESS; CONTROL; **DISTRIBUTE** ; SYSTEM; USER; **ALLOCATE** ;  
ACCESS; CERTIFY; PASS; APPLY; ESTABLISH; ACCESS

Derwent Class: T01

International Patent Class (Main): G06F-001/00; G06F-009/00; G06F-015/20

International Patent Class (Additional): G06F-009/46

File Segment: EPI

(48)

16/3,AB/1 (Item 1 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05348574

Go up, up and away with 'plastic' freebies

UK - **CREDIT CARD ISSUERS INCENTIVE SCHEMES** DISCUSSED  
Daily Express (DEX) 30 September 1992 p26

UK: **Credit card** issuers are hoping that their **incentive** schemes will spur customers into using **credit cards** rather than cheques or cash. However, thousands of GBPs worth of purchases have to be made before entitlement to many gifts. Barclaycard is introducing in October 1992 its fifth Profiles scheme, whereby members of the scheme can earn one Profiles point for each GBP10 spent on the card. Points can be swapped for weekend holidays, days out and presents. The Diners Club **Dividend** Scheme issues one point for each GBP5 spent. NatWest's Visa, Access and Gold Card holders are able to earn one air mile for each GBP10 spent. They would have to spend GBP4,500 to fly to Paris and back, and GBP68k on a return flight to New York. Article discusses these schemes in further detail.

20/3,AB/1 (Item 1 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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09337512

Beneficia la fusion tarjeta inteligente-certificado de seguridad

LATIN AMERICA: **ALTERNATIVES** AGAINST E-FRAUD  
El Economista (Mexico) (YZS) 02 Aug 2000 Online  
Language: SPANISH

Fraud electronic transactions (e-fraud) in Latin America registered more than US\$ 3mn, of which 87% are registered by auction websites. A total of 45% of the Latin American websites do not count on a reliable security system, while 26% do not even use data encryption to protect the privacy of their clients. Diginexo, a specialised company in Internet security, released this information during a e-commerce conference held in Mexico. Diginexo believes that the best **alternative** to safeguard Internet transactions is the use of **smart cards** together with a digital **certificate**. The latter is a service that guarantees the reliability of Internet e-commerce sites. The cost of the digital **certificate** ranges from US\$ 400 to US\$ 800 for commercial **partners** while personal **certificates** range between US\$ 70 and US\$ 80. During 1999, Yahoo and Ebay lost more than US\$ 1,000 due to e-fraud. \*

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09198046

Guangdong telecom bureau, Unicom to encounter foreign competition

CHINA: TELECOM BUREAU **PARTNERS** WITH UNICOM  
HK Economic Times (XKH) 17 Nov 1999 p.a4  
Language: CHINESE

In order to encounter foreign competition after the entry of WTO, Guangdong telecom administration bureau and China Unicom have signed long term co-operation agreement. From now, Guangdong telecom bureau's sales network will **distribute** China Unicom's telephone and paging services. It will also offer special **discounts** on advertisement mails and outdoor advertisements. They will also co-operate in the development of wireless and fixed line telephone services, as well as a joint **credit card** for

telephone and postal bills. \*

20/3,AB/3 (Item 3 from file: 583)  
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06690950  
People's Bank unveils Bounty affinity card  
UK/US: FAMILYCARD FROM BOUNTY AND PEOPLE'S BANK  
Marketing Week (MW) 10 Sep 1998 p.8  
Language: ENGLISH

US based People's Bank has teamed up with <UK> Bounty, the marketing organisation targeting mums to be and new mums to launch the FamilyCard, a MasterCard complete with family photographs. Although Bounty has access to data on 95% of pregnant women and 97% of new mothers in the UK, the People's Bank will not have access to the full database of over 5mn names, because the cards will not be sent out to all mothers. With a 16.9% annual percentage rate (APR), the card will offer a range of **discounts** at **distribution partners** such as UK high street stores, Mothercare and Boots.

20/3,AB/4 (Item 4 from file: 583)  
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06599841  
Tourist **smart cards** ' available by April  
THAILAND: **SMART CARDS** FOR TOURIST HERE SOON  
Bangkok Post (XBN) 12 Mar 1998 Horizons P.9  
Language: ENGLISH

**Smart cards** which enable tourists to enjoy **discounts** when dining, shopping and visiting museums will be introduced in Thailand during April 1998. The nation will be the first in Asia to use to card which is popular in London, Paris, Rome and Madrid. Michael Thomas International has purchased a franchise which worth Ffr 3 mn (B 22 mn) from France's F3C. The firm will be the one introducing the cards in Thailand during April 1998. Each card will cost US\$ 5 and 7 mn cards will be released (5 mn in Europe and 2 mn in Thailand). **Transferable** to other people, the cards will be valid for a year. Points can also be accumulated by the tourists which enable them to redeem gifts. **Discounts** will be eligible for cardholders when they use them in Chiang Mai, Phuket, Pattaya, Bangkok, Samui and in European cities at designated **partners** of the **smart cards**. **Partners** offering **discounts** has been set at 25 in each city, similar to that in Europe.

24/3,AB/1 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
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0975791 AAD8728977

**OPTIMAL INVESTMENT, DIVIDEND AND LIQUIDATION POLICIES FOR THE  
SELF-FINANCING FIRM UNDER UNCERTAINTY**

Author: CZIGLER, MARTIN HENRY

Degree: PH.D

Year: 1987

Corporate Source/Institution: NORTHWESTERN UNIVERSITY (0163)

Source: VOLUME 48/10-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3098. 174 PAGES

A model of a firm is developed where the distribution of returns and the probability of ruin depend on the level of investment. The objective is to maximize the discounted **dividend payments** to the shareholders until the time of ruin. Optimal policies are characterized using stochastic dynamic programming. In particular, conditions involving stochastic dominance are used to ensure that the optimal policy has the form: liquidate the firm for small asset levels; reinvest everything for **intermediate** levels; and invest and pay dividends for high asset levels.

Extensions of the basic model are also developed, such as maximizing the income of a manager who receives a fixed salary and a share of dividends, distinguishing between capital investment and liquid assets, and incorporating debt. Numerical examples illustrate the effect of changes in the firm's parameters, such as the discount factor and the riskiness of the firm's returns, on the optimal policies, the value of the firm and the probability of ruin.

24/3,AB/2 (Item 1 from file: 583)  
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06607513

Swiss Steel frohgemut am Start

SWITZERLAND: SWISS STEEL AT TURNAROUND

Neue Zürcher Zeitung (NZZ) 27 Mar 1998 p.13

Language: GERMAN

Swiss Steel, created in mid-1996 by the merger of Von Roll's steel activities with von Moos group, is confident to complete the turnaround in 1998. Annual group profit is to reach at least SFr 10mn. **Dividend payments** are to be resumed by the year 2000 at the latest. In 1997 Swiss Steel raised its turnover by 27% (adjusted for consolidation: 16%) to SFr 749mn, with an export quota of 53% (up from 49%). Operating loss was narrowed from SFr 56.2mn to SFr 9.5mn. Thanks to the dissolution of reserves and earnings from the sale of unused activities, Swiss Steel achieved a net profit for the year of SFr 2.0mn, after a loss of SFr 187.0mn in 1996. The competence centre for construction and concrete steel in Gerlafingen (Stahl Gerlafingen AG) has a new smelting furnace which has reached a high output and wants to focus on the domestic market. The competence centre for quality, stainless and automat steel in Emmenbrücke is building a new continuous casting line, while the competence centre for steel refining in Emmenbrücke is undergoing fundamental reengineering. These two divisions are to seek **partners** to establish a broader business base in Europe.

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06460802

Unisys beats forecasts

US: IMPROVED FIRST QUARTER RESULTS FOR UNISYS  
Financial Times (FT) 22 Apr 1997 p.32  
Language: ENGLISH

As the directors face calls to offload the computer hardware division, US computer systems and services group, Unisys, has announced increased income, year-on-year, for the first quarter. Table: Unisys Figures in US\$ mn

	Current	Previous/Change	Revenue	1530	1420	7.74%	Net
Income	19.3	(13.4)	Net loss per share - after preferred dividend payment	-	was down US\$ 0.19, to US\$ 0.06.	Revenues were lowered approximately two per cent by currency changes. The challenge to the directors comes from the company's largest shareholder, Greenways Partners, which will seek a vote on the issue at the shareholders meeting on 24 April 1997.	

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06449816

Gegenpol zu Direktvertrieb

GERMANY: NEW METHODS ON INSURANCE MARKET  
N rnberger Nachrichten (XHT) 22/23 Mar 1997 p.8  
Language: GERMAN

Insurance broker Joachim Herrscher participates with 40% in the newly founded insurance company Herrscher Lebensversicherung AG, Nuremberg, and German reinsurer M nchner R ck <Munich Re> und Gerling Globale R ck with 26.4%. Insurance brokers are also to participate as distribution partners in the new company, which received permission for operation on 20 February 1997. Herrscher Lebensversicherung is to sell its policies at direct sales conditions, yet is to offer its customers insurance brokers' services. In this field Herrscher sees a gap in the market. The brokers are only to receive one seventh of the usual commissions. They are to profit from the participation in Herrscher in the form of dividend payments .

24/3,AB/5 (Item 4 from file: 583)  
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05430822

Goetze sucht nach strategischen Allianzen

GERMANY - GOETZE REPORTS REDUCED TURNOVER  
Frankfurter Allgemeine Zeitung (FA) 5 November 1992 p19  
Language: German

Goetze (Burscheid, Germany), supplier to the automotive industry, saw world turnover of DM886 mil in 1991, down vs DM961 mil in 1990, with domestic activities contributing DM318 mil, vs DM345 mil previously. Profit from ordinary activities fell to DM4 mil from DM43 mil and dividend payment was reduced to DM1.50, vs DM5 earlier. Goetze has six production plants in Germany and production plants abroad. Goetze is looking for strategic alliances and is currently negotiating with suitable partners .\*\*

24/3,AB/6 (Item 5 from file: 583)  
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05422772

Diskus laesst Dividende ausfallen

GERMANY - DISKUS-WERKE WILL NOT PROPOSE **DIVIDEND PAYMENT**  
Sueddeutsche Zeitung (SDZ) 3 November 1992 p26  
Language: German

Diskus-Werke (Frankfurt, Germany), mechanical engineering company, will not propose **dividend payment** to general meeting, 21 December, 1992, according to chairman Jochen B Stambrau. The company reached break-even in 1991. Diskus-Werke has had a 25% stake in nominal capital of DM3 mil acquired by Pittler Maschinenfabrik (Langen, Germany), mechanical engineering company, in February 1992. Both **partners** are subsidiaries of Rothenberger-Gruppe.\*\*

**24/3,AB/7 (Item 6 from file: 583)**

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05156317

Duerkopp-Naehmaschinen wollen aus dem Schneider

GERMANY - DUERKOPP ADLER IS LOOKING FOR **PARTNERS**  
Sueddeutsche Zeitung (SDZ) 24 June 1992 p40  
Language: German

Duerkopp Adler (Bielefeld, Germany), producer of industrial sewing machines, is looking for strategic alliances to make up for downward trend of the German mechanical engineering industry, according to chairman Hans-Dieter Jaehler at the general meeting. Duerkopp Adler cancelled **dividend payment** for 1991. Group turnover, including stakes abroad amounted to DM351 mil in 1991, vs DM446.9 mil in 1990. The company carried out short time working by April 1992. Duerkopp Adler saw turnover rise 10% in the first quarter of 1992.\*\*

30/3,AB/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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02729856 INSPEC Abstract Number: D86002311

**Title: Attractive enhancements can be key to boost card portfolios, usage**

Author(s): Goldberg, J.B.

Journal: Bank Systems & Equipment vol.23, no.6 p.41-2

Publication Date: June 1986 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English

Abstract: A lengthy list of potential bank card enhancements and incentives includes card registration and loss notification, emergency cash, lost luggage reimbursement, emergency airline tickets and even a lost pet service. An enhancement that banks may want to consider is ATM acceptance of **credit cards**. This **incentive** encourages cash advances, one of the most profitable services an institution can offer. Travel services can be an enormous enhancement to a **credit card** and are a natural **extension** for financial institutions because of the **distribution** system which banks have through their branch network and the continual communications with customers through statements, newsletters and other direct marketing.

Subfile: D

30/3,AB/2 (Item 1 from file: 583)

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09391600

Billiger ins Kino mit der Bank

GERMANY: BANK BOOSTS LOYALTY WITH CENTAND

Sddeutsche Zeitung (SDZ) 26 Oct 2000 p.30

Language: GERMAN

German Stuttgart-based> Landesbank Baden-W rttemberg (LBBW), which manages 441,000 giro accounts through its 230 branches in southern Germany, has teamed up with the US loyalty specialist Centand to launch a **value -added** bank card. There are two varieties of the card, with Extend costing DM 14 and Extend Plus DM 19.50 per month. The fee includes regular bank charges, the EC card, **credit card**, home banking by internet, telephone and mobile phone. Moreover, the monthly fee covers a security package (including features such as mobile phone insurance) and **discounts** for instance at 1,300 hotels in 700 towns outside Germany and at leisure facilities. LBBW estimates that about 40% of its giro account clients might **opt** for the **value added** card.

30/3,AB/3 (Item 2 from file: 583)

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06552820

TOT ready to implement series of new technologies

THAILAND: NEW TECHNOLOGIES INTRODUCTION BY TOT

Bangkok Post (XBN) 26 Nov 1997 Database P.4

Language: ENGLISH

Several new technologies will be introduced in Thailand by the Telephone Organisation of Thailand (TOT). TOT said that the present technologies will not be sufficient in the information technology age. The new technologies will be : Asynchronous **Transfer** Mode (ATM), Number 7 signal technology, Intelligent Networks (INs) and the Synchronous Digital Hierarchy (SDH). The

copper access network will provide the ADSL (Asymmetrical Digital Subscriber Line) tools for changing present copper wire to high speed data communications. ATM will be for video-on-demand, telemedicine technology and video conferencing. Improvement on TOT's digital and cellular phone networks will be executed via the Number 7 signal technology. INs will give **value -added** service to the communication infrastructure. They include the **Credit Card** Calling and **premium** rate service. Finally, SDH will be for multimedia communications.

30/3,AB/4 (Item 3 from file: 583)  
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06539826

**Credit card** issuing banks focus on **added value**  
TAIWAN: TO FOCUS ON **ADDED VALUES OF CREDIT CARDS**  
Commercial Times (XKC) 30 Oct 1997 p.15  
Language: CHINESE

After having exempted the annual fees, overseas **credit card** issuing banks such as Hongkong and Shanghai Banking Corp., Standard Chartered Bank, Bank of America, and the American Express strive to enhance the **added values** of their **credit cards**. For examples, card holders of Standard Chartered Bank can enjoyed **discounts** in **selected** shops, while the Hongkong and Shanghai Banking Corp. offers discount **coupons** to card holders. Bank of America offers free body check-up and free parking in department stores to add value to its **credit cards**. \*

30/3,AB/5 (Item 4 from file: 583)  
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05008416

Cover for life's little exigencies  
UK - BENEFITS OF ALL-RISK **EXTENSION** COVER  
Independent (TI) 11 April 1992 p26

UK: Just approx 40% of policyholders have **opted** to pay the extra **premium** for all-risks **extension** on their home-contents insurance, according to Halifax Building Society. Such extended cover would provide against theft of **credit cards** and other possessions outside the home. Halifax charges a further GBP30 for all-risks **extension** cover, while other insurers' premiums are calculated according to area. Source details some of the all-risks extensions currently on offer, and their varying costs.

30/3,AB/6 (Item 5 from file: 583)  
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04662576

Acuerdo IBM-Hispamer para targetas de credito  
SPAIN - IBM AND HISPAMER SIGN **CREDIT CARD** AGREEMENT  
Gaceta de Los Negocios & Dinero (DIN) 14 November 1991 p14  
Language: Spanish

IBM's Spanish division, IBM Espana, has signed an agreement with Finamersa (Spain), part of Corporacion Financiera Hispamer (Spin), by which both companies will launch Sistemas personales IBM, a **credit card** to be used in IBM's **distribution** network in Spain. This comprises 200 **distributors** with 450 sales outlets throughout Spain. The card, which can be used to buy

hardware, software or services, is free, and gives renewable credit up to Pta30 bil. The card also offers **discounts** on service contracts with companies such as Wagon Lits Viajes, travel agency.

30/3,AB/7 (Item 6 from file: 583)  
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04620044

Vodafone accuses Cellnet of 'cutting out' service providers

UK - VODAFONE ACCUSES CELLNET OF BYPASSING SERVICE PROVIDERS  
Fintech Mobile Communications (FMC) 25 October 1991 p7

Y Vodafone (UK), cellular telephone operator, has accused Cellnet, 60% owned by BT, of cutting out service providers. It is also alleged that Cellnet is awarding direct bonuses to its dealers and deliberately slowing down the launch of the Black and White connection commission programme, designed to limit service providers from poaching subscribers from each other. Vodafone pays Vodabond vouchers to dealers for attracting new subscribers, via service providers. Vodabonds in the future will provide dealers with higher rewards. Cellnet is to increase payments under the Excellence Quality Improvement Programme (EQUIP), a dealer **incentive** scheme where the dealer receives direct payments. The Cellnet scheme provides payments for every gross connection made to a service provider by a dealer. The dealer can **opt** for money to aid in developing his business, which the Cellnet Business Development Fund pays, or he can **choose** a smaller reward either in the form of a **credit card** or air mile vouchers. Cellnet is raising the business-development payment to GBP30/gross connection from GBP15. The charges were made in a letter from Vodafone to its service providers and are rejected by Cellnet.

30/3,AB/8 (Item 7 from file: 583)  
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04526123

Comprehensive POS Cards Handle Credit, Debit, Bank Tasks

JAPAN - DEVELOPMENT OF COMPREHENSIVE POINT OF SALE CARDS

Office Equipment & Products (OEP) 0 September 1991 p48-49  
ISSN: 0387-5245

A comprehensive point of sale (POS) card combining four functions in a single magnetic card has been developed by the **Distribution** Code Center in Japan, an offshoot of the **Distribution** System Development Center. Developed in response to retailer and customer demand for a multifunction card capable of handling a number of different applications with no regional limitations, the plastic card is known as a shopping district/general-use standard POS card. As well as handling prepaid (debit) and **credit card** functions and **transferring** bank funds, the card totals up the **bonus** points accumulated by the user through shopping at certain stores. The article describes the functions offered by the comprehensive POS card and the way these benefit both retailer and customer before describing the card's technical specifications and the specifications of the card reader/writer.

**33/3,AB/1 (Item 1 from file: 583)**  
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06495511

**Credit cards** for youngsters  
HONG KONG: **CREDIT CARDS TARGET YOUNGSTERS**  
HK Economic Times (XKH) 16 July 1997 p.A18  
Language: CHINESE

Banks in Hong Kong launched **credit cards** that target youngsters. The following table shows the details: 1. Dah Sing Bank co-operated with YMCA Launch date: July 1997 Target: Members of YMCA aged 21 or above Benefits: One-year free annual fee and 50% discount on annual fee permanently; HK\$1 **bonus** money for every purchase of HK\$200; 18% annual interest rate for overdraft and **extension** of repayment period 2. Dah Sing Bank co-operated with South China Athletic Association Stadium Launch date: April 1996 Target: Members of South China Athletic Benefits: Same as above plus discount rate for using facilities and payment in shops and restaurants inside the association stadium. 3. Chase Manhattan Bank co-operated with 903 id Club under Commercial Radio Launch date: January 1997 Target: 903 id Club members Benefits: **Discounts** for shopping in several retail outlets. 4. HongkongBank co-operated with Star TV's Channel V Launch date: June 1997 Target: audiences of Channel V Benefits: Shopping **discounts** in Tower Records, Tower Books and Puma; subscribe benefit of ELLE, and Car and Driver; Free dessert in Dan Ryan's Chicago Grill; privilege in booking concert and movie tickets. \*

**33/3,AB/2 (Item 2 from file: 583)**  
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06437627

Hong Kong: Pacific Link and First Pacific Bank to issue VISA card  
HONG KONG: PACIFIC LINK VISA CARD OFFER BENEFITS  
Ming Pao Daily News (XKJ) 28 February 1997 P.G12  
Language: CHINESE

Pacific Link and First Pacific Bank has jointly issued the Pacific Link Visa Card in Hong Kong. Cardholders can obtain several benefits including: 1. 10% discount rate for any purchase of mobile phone, pager, or maintenance service in all Pacific Link shops or customer service centres. 2. Become cardholders of Global One International phone card automatically. 3. Discount offered in fashion shops, purchase protection and **extension** of warranty period, 60-day free interest on payment on the **credit card** and **bonus** points programme. \*

**33/3,AB/3 (Item 3 from file: 583)**  
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06432789

MasterCard International helps China to develop tourism  
CHINA: MASTERCARD'S PROMOTIONS FOR TRAVEL YEAR  
HK Economic Journal (XKG) 19 Feb 1997 P.3  
Language: CHINESE

MasterCard International has signed with China's State Tourism Association as a authorised sponsor of '97 China Travel Year. MasterCard will launch travel **value - added** and **bonus** point programmes in Japan, Hong Kong, Taiwan and the US. Travellers from the above places will gain benefits when

they visit China, said Lau Kwok-tong, general manager of Greater China (translated name). Meanwhile, China ranked the world's fifth most popular travel place in 1996, according to the World Tourism Association. \*

**33/3,AB/4 (Item 4 from file: 583)**  
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06399313

Safeway banks on customer **bonus**

UK: **DEBIT CARD** LAUNCHED BY SAFEWAY  
Guardian (GN) 28 Nov 1996 p.supp20  
Language: ENGLISH

In spring 1997 the Abbey National <UK bank> is to launch an Electron debit payment card in conjunction with UK supermarket chain, Safeway. The card, which will offer ABC loyalty card holders to pay their bills, is an **extension** to Safeway's commitment to **value -added** customer services. Holders of the ABC **Bonus** card will have access to Abbey National banking facilities, including telephone banking. The new card will bear both companies' logo and card holders will be able to use the payment card at 70,000 additional compatible outlets, other than Safeway. Abbey National aims to develop its foothold in the **debit card** market by means of the alliance.

38/3,AB/1 (Item 1 from file: 139)  
DIALOG(R)File 139:EconLit  
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423316

**TITLE: Implementation of Priority Insurance in Power Exchange Markets**

**AUTHOR(S): Wilson, Robert**

**AUTHOR(S) AFFILIATION: Stanford U**

**JOURNAL NAME: Energy Journal,**

**JOURNAL VOLUME & ISSUE: 18 1,**

**PAGES: 111-23**

**PUBLICATION DATE: 1997**

**ISSN: 0195-6574**

**DOCUMENT TYPE: Journal Article**

**ABSTRACT INDICATOR: Abstract**

**ABSTRACT:** Traders in a power exchange can use insurance to hedge against losses from curtailment by the system operator. If the system operator is liable for these reimbursements then its incentives encourage efficient real-time dispatch. This paper reviews the details of implementing such a scheme when third-party insurers offer insurance in an auxiliary competitive market, or the power exchange operates as a mutual insurance association of the traders. Because higher reimbursements entail higher service priorities, the actuarial **premium** for pure insurance must be accompanied by a surcharge for service priority. The amount of this surcharge can be inferred from the price of pure insurance. The Appendix shows that omission of this surcharge distorts traders' incentives in the power exchange.

38/3,AB/2 (Item 2 from file: 139)  
DIALOG(R)File 139:EconLit  
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206314

**TITLE: Priority Service: Pricing, Investment, and Market Organization**

**AUTHOR(S): Chao, Hung-po; Wilson, Robert**

**JOURNAL NAME: American Economic Review,**

**JOURNAL VOLUME & ISSUE: 77 5,**

**PAGES: 899-916**

**PUBLICATION DATE: December 1987**

**ISSN: 0002-8282**

**DOCUMENT TYPE: Journal Article**

**ABSTRACT INDICATOR: Abstract**

**ABSTRACT:** Priority service offers a menu of contingent contracts for distribution of scarce supplies. Prices inducing customers' efficient self-selection are expectations of spot prices for comparable service. Customers' selections reveal the benefit of capacity expansion. Priority service can be implemented via sale of "priority points" or via provision of compensatory insurance. Several priority classes suffice to obtain most of the efficiency gains. Priority service Pareto dominates random rationing if excess revenue is **refunded** equally to customers.



42/3,AB/1 (Item 1 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2001 Info. Today Inc. All rts. reserv.

00453466 97PI03-210

**Death, taxes and the Web**

Lidsky, David

PC Magazine , March 25, 1997 , v16 n6 p40, 1 Page(s)

ISSN: 0888-8507

Company Name: Coopers & Lybrand; Intuit; **H&R Block** ; Internal Revenue Service

Product Name: Tax News Network, The; TurboTax Tax Center; H&R Block; Internal Revenue Service

Presents a buyers' guide to four favorably reviewed Web sites that offer tax information and resources. Provides capsule reviews for The Tax News Network (free) from Coopers & Lybrand, which includes interactive resources and an Ask the Expert section; TurboTax Tax Center (free) from Intuit, which accesses the Quicken Financial Network Tax Guide and offers a business tax guide that helps home-office users; H&R Block's Web site (free), which includes tax tips, federal forms for downloading, and the Tax **Refund** Calculator; and Internal Revenue Service's Web site (free), which offers tax forms and publications for individuals and businesses, and online extension filing. Includes two screen displays. (phi)

March 25, 1997

42/3,AB/2 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2001 The New York Times. All rts. reserv.

07845522 NYT Sequence Number: 119598010228

**BLOCK IS ORDERED TO STOP ADVERTISING 'RAPID REFUNDS' OF TAXES**

Johnston, David Cay

New York Times, Col. 2, Pg. 1, Sec. C

Wednesday February 28 2001

**ABSTRACT:**

Judge Raymond A Jackson orders H&R Block to stop using 'rapid **refund** ' and other terms that he says are deliberately intended to disguise expensive loans that Block arranges for people anticipating **refunds** on their income taxes; finds that Block engaged in false advertising and went to great lengths to conceal reality that rather than receiving **refunds** , clients were taking out high-interest loan to obtain their money few days sooner than Treasury would have sent it to them at no charge; on some loans, annual percentage rate charged was more than 500 percent; Jackson says Block acted 'maliciously, willfully and in bad faith'; lawsuit was brought by John Hewitt, former Block executive, who founded Jackson Tax Service, and later sold it; Hewitt opened Liberty Tax Service in 1996, which now has franchises in 37 states (M)

42/3,AB/3 (Item 1 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2001 The New York Times. All rts. reserv.

08009244 NYT Sequence Number: 000000990126

**H&R BLOCK INC.**

Wall Street Journal, Col. 6, Pg. 6, Sec. A

Tuesday January 26 1999

**ABSTRACT:**

H&R Block Inc will sell its WebCard Visa **credit -card** portfolio to Providian Financial Corp; terms weren't disclosed (S)

**42/3,AB/4 (Item 2 from file: 475)**  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2001 The New York Times. All rts. reserv.

07926557 NYT Sequence Number: 000000970114  
**H&R BLOCK SETTLES LAWSUIT IN NEW YORK OVER 'RAPID REFUNDS'**  
Wall Street Journal, Col. 3, Pg. 11, Sec. A  
Tuesday January 14 1997

ABSTRACT:

NYC Dept of Consumer Affairs says H&R Block Inc will pay \$200,000 in fines and \$50,000 in investigation costs to settle suit charging it misled consumers about its Rapid **Refund** program and **Refund** Anticipation Loans, with interest rates of up to 700% (S)

**42/3,AB/5 (Item 3 from file: 475)**  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2001 The New York Times. All rts. reserv.

07908095 NYT Sequence Number: 000000960723  
**H&R BLOCK UNIT ENTERS ALLIANCE**  
Wall Street Journal, Col. 4, Pg. 5, Sec. A  
Tuesday July 23 1996

ABSTRACT:

H&R Block Inc's tax-services unit enters into alliance that gives Beneficial National Bank exclusive right to provide **refund** -anticipation loans to its clients for 10 years (S)

**42/3,AB/6 (Item 4 from file: 475)**  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2001 The New York Times. All rts. reserv.

06780352  
**BUSINESS BRIEFS**  
Wall Street Journal, Col. 4, Pg. 4, Sec. B  
Tuesday March 1 1994

ABSTRACT:

H&R Block Inc reports fiscal third quarter **earnings** totaled \$12.5 million or 12 cents a share on revenue of \$229.4 million compared with net of \$8.6 million or eight cents a share on revenue of \$109.7 million (M)

**42/3,AB/7 (Item 5 from file: 475)**  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2001 The New York Times. All rts. reserv.

06750883  
**REFUND-ANTICIPATION LOANS TO BE HANDLED BY BENEFICIAL**  
Wall Street Journal, Col. 4, Pg. 4, Sec. B  
Thursday December 8 1994

ABSTRACT:

H&R Block Inc decides it will not develop new **refund** related program for its lenders with 1995 season and instead restrict **refund** -anticipation-loan products to its franchised offices (S)

42/3,AB/8 (Item 6 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2001 The New York Times. All rts. reserv.

06277788

**IRS SUBTLE CHANGE COULD AFFECT PLANS FOR REFUND LOANS**

SCHMEDEL, SCOTT R

Wall Street Journal, Col. 4, Pg. 3, Sec. A

Wednesday September 9 1992

**ABSTRACT:**

Internal Revenue Service plans subtle change in electronic tax-return filing procedures in 1994 that is meant to suppress fraud but that could have chilling effect on widely popular **refund** -anticipation loan (L)

**46/3,AB/1 (Item 1 from file: 583)**  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2001 The Gale Group. All rts. reserv.

09300758

Amex ropes in MTNL, IA for co-branding  
INDIA: CO-BRANDED CARDS TO BE UNVEILED BY AMEX  
Economic Times (YZY) 01 Jun 2000 online  
Language: ENGLISH

Co-branded cards between American Express (Amex) and MTNL <Mahanagar Telephone Nigam> from India as well as Amex with Indian Airlines (IA) will be unfurled in India soon. Aimed at **frequent flyers**, holders of the co-branded cards of Amex and IA are provided with better services of lounge facilities and check-in. The cardholders will also be given accumulate additional reward. On the other hand, the holders of the co-branded cards of Amex and MTNL will be offered cash rebate for payment of phone bills by using the cards as well as free **value-added** services including caller line identification. In a separate development, six to seven co-branded alliances will be formed by Amex by 2001 in India.

**46/3,AB/2 (Item 2 from file: 583)**  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2001 The Gale Group. All rts. reserv.

09016797

CBA lifts its game in card loyalty stakes  
AUSTRALIA: CBA RELAUNCHED GOLD CARD  
The Australian Financial Review (AFR) 6 Nov 1998 p.58  
Language: ENGLISH

Australia's Commonwealth Bank (CBA) would be launching a True Awards gold card refit which covers the bank's portfolio such as Visa, MasterCard and Bankcard in Sydney, Australia. The outstanding feature of the new gold card is a series of travel, insurance and emergency services provided by Thomas Cook Global Services and underwritten by Zurich. The target market of the card will continue to be the well-heeled consumers. They will be offered rewards such as food, travel, wine, restaurant meals and accommodation as well as points in the Qantas **frequent-flyer** program. However, the annual fee will be increased from AU\$ 50 to AU\$ 80, taking into account of the **added value** and expected wide appeal. The card would compete head-on with the Premier Visa gold card of ANZ, MasterCard of Citibank and Visa gold cards, MasterCard and Visa gold cards of Westpac. However, CBA's new gold card has an edge over the rest as it is the only one that offers reward points and lower annual fees. The relaunch came as the gold card is performing below expectations with less than 100,000 of CBA's 2 mn cardholders taking it up. Thus, the bank believed that it is time to offer something new and encourage customers with regular CBA **credit cards** to trade up to gold cards as well as attract new customers.

**46/3,AB/3 (Item 3 from file: 583)**  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2001 The Gale Group. All rts. reserv.

05222414

A MOBILE MAILBOX FOR **FREQUENT FLIERS**  
US - TOUCHFAX OFFERS IMPROVED SERVICE  
International Business Week (IBW) 3 August 1992 p49  
ISSN: 0007-7135

TouchFax Information Systems (Lenexa, KS) has combined a touch-screen

computer, fax machine, telephone and **credit -card** reader into one public kiosk available to business travellers at airports. The kiosk can transmit and receive documents and access information services. Travellers can also pay USD1r15/month and become subscribers to TouchFax and receive their own fax mailbox. The kiosk units cost USD1r10k and are being made available to hotels, airports, truck stops and post offices.\*

**46/3,AB/4 (Item 1 from file: 233)**

DIALOG(R) File 233:Internet & Personal Comp. Abs.

(c) 2001 Info. Today Inc. All rts. reserv.

00330285 93PK11-306

**Host of backers primes airwaves for CDPD networks**

Loudermilk, Stephen

PC WEEK , November 22, 1993 , v10 n46 p1, 12, 2 Page(s)

ISSN: 0740-1604

Company Name: McCaw Cellular Communications; American Airlines; IVANS

Reports on the Cellular Digital Packet Data network. Looks at products shown at the Comdex trade show which use CDPD, such as the AirData CDPD network from McCaw Cellular Communication Inc. Says the AirData network can quickly provide remote access to databases as well as get updates on vending machines, verify **credit cards** , and monitor dispatch vehicles. Also reports that American Airlines Inc.'s Sabre Technology Group showed off wireless products which will permit the reservation of airline tickets or the monitoring of **frequent flyer** miles on a Sabre Reservations Terminal through AirData. Add the IVANS (Insurance **Value Added** Network Services) electronic communications company demonstrated CDPD wireless applications which will permit claims adjusters and premium auditors to get policy data quickly. Includes a photo and a table. (cnr)

November 22, 1993

51/3,AB/1 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

01714327 AADAAINQ42984

**The timing of equity issues**

Author: Tambanis, Denise  
Degree: Ph.D.  
Year: 1999  
Corporate Source/Institution: Queen's University at Kingston (Canada) (0283)  
Source: VOLUME 60/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3745. 174 PAGES  
ISBN: 0-612-42984-9

51/3,AB/2 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

01463821 AADAAIC447388

**GRUNDSAETZE DER ERTRAGSBESTEuerung AUSLAENDISCHER BETRIEBSSTAETTEN UND TOCHTERGESELLSCHAFTEN: EINE VERGLEICHENDE ANALYSE AUS OESTERREICHISCHER SICHT**

Original Title: PRINCIPLES OF THE TAXATION ON INCOME OF FOREIGN PERMANENT ESTABLISHMENTS AND SUBSIDIARIES: A COMPARATIVE AUSTRIAN ANALYSIS

Author: ALLGAUER, THOMAS  
Degree: DR.  
Year: 1991  
Corporate Source/Institution: UNIVERSITAET INNSBRUCK (AUSTRIA) (0200)  
Source: VOLUME 57/01-C OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 42. 172 PAGES  
Location of Reference Copy: UNIVERSITATS-BIBLIOTHEK INNSBRUCK, INNSBRUCK, AUSTRIA

51/3,AB/3 (Item 3 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

01109456 AAD9017517

**A POSITIVE THEORY OF ACCOUNTING STANDARDS DETERMINATION: THE CASE OF TAIWAN (POSITIVE ACCOUNTING THEORY)**

Author: SHIUE, FU-JIING NORMAN  
Degree: PH.D.  
Year: 1990  
Corporate Source/Institution: THE GEORGE WASHINGTON UNIVERSITY (0075)  
Source: VOLUME 51/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 551. 158 PAGES

51/3,AB/4 (Item 4 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

734180 AAD8101151

**A CONCEPTUALIZATION AND ANALYSIS OF THE DISTRIBUTIONAL IMPACTS OF ALTERNATIVE AGRICULTURAL CREDIT POLICIES**

Author: PEDERSON, GLENN DARWIN  
Degree: PH.D.  
Year: 1980  
Corporate Source/Institution: MICHIGAN STATE UNIVERSITY (0128)  
Source: VOLUME 41/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3200. 232 PAGES

51/3,AB/5 (Item 1 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2001 American Economic Association. All rts. reserv.

473313

**TITLE: The Behaviour of the Firm under Alternative Regulatory Constraints**

AUTHOR(S): Burns, Philip; Turvey, Ralph; Weyman-Jones, Thomas G.

AUTHOR(S) AFFILIATION: London Econ; Ctr for the Study of Regulated

Industries and London School of Econ; Loughborough U

JOURNAL NAME: Scottish Journal of Political Economy,

JOURNAL VOLUME & ISSUE: 45 2,

PAGES: 133-57

PUBLICATION DATE: May 1998

AVAILABILTY: <A

HREF="http://www.blackwellpublishers.co.uk/asp/journal.asp?ref=00369292  
>Publisher's URL</A>

ISSN: 0036-9292

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: The authors review the case for **intermediate** power incentive regulation, such as sliding scale, when the regulator is badly informed and the firm's profits have a shadow resource cost. They then evaluate a number of different regulatory regimes, including sliding scale, in terms of productive and **allocative** efficiency. The authors find the sliding scale principle can be applied quite generally--to **dividends**, profits, or rate of return--and that it has attractive economic properties.

54/3,AB/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

03084681 INSPEC Abstract Number: B88021463, D88000867

**Title: Maintaining the competitive edge ( value added networks)**

Author(s): Burnett, C.; White, P.

Journal: Communications vol.5, no.1 p.20-1

Publication Date: Jan. 1988 Country of Publication: UK

CODEN: CMMNE7 ISSN: 0266-8009

Language: English

Abstract: In today's financial services marketplace traditional barriers between banking, broking, retail credit, investment, insurance, and other sectors are disappearing fast. Trends include the issue of **credit cards** by retail chains, and customer loyalty can no longer be assumed. In this hostile business environment, chief executives will recognise that it is vital to keep under close scrutiny all developments which may affect market share. One such development is the recent and significant easing of regulations in telecomms. This has led to **third party value added networks (VANS)** being offered which are likely to have a big impact on the way the insurance industry operates. These networks can contribute in a major way to increasing a company's visibility, improving the level of service to clients, and reducing administrative costs.

Subfile: B D

54/3,AB/2 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2001 The Gale Group. All rts. reserv.

09388787

Erste Niederlage der Post in Sachen Remailing

GERMANY/NETHERLANDS: POST LOSES IN COURT

Handelsblatt (HT) 19 Oct 2000 p.16

Language: GERMAN

In a case against Comfort Card Services GmbH of Ratingen, the **Intermediate** Court of Appeals in D sseldorf, Germany has ruled that Deutsche Post AG has no right to claim additional inland postage in case of non-physical remailing. For this remailing variant, information is sent abroad electronically, printed there and then sent back in the form of letters. Comfort Card uses a computing centre in the Netherlands. This means **added value** rather than an artificial shift in postal transactions and therefore cannot be compared with classical remailing, according to the judges. Deutsche Post does not want to accept its first defeat in the remailing dispute and intends to appeal the ruling. Deutsche Post has around 20 court cases under way. Among the defendants are the **credit card** companies Gesellschaft f r Zahlungssysteme and Citicorp Kartenservice, which are sending account statements to their customers from outside Germany.

54/3,AB/3 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2001 The Gale Group. All rts. reserv.

06523334

Gemcard launches Web-based smartcard

MALAYSIA: WEB-BASED SMARTCARD FROM GEMPLUS

New Straits Times (XAS) 22 Sep 1997 Computimes P.4

Language: ENGLISH

The Imagine Card, a web-based application has been launched by Gemplus Sdn



Bhd in Malaysia. Each of these smartcards cost between RM 10 to RM 20. The Imagine **Smart Card** service enables **value added** resellers of the company to securely access a page on the Gemplus Web site. This website is specially to cater for **third party partners** of the resellers.

**54/3,AB/4 (Item 3 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2001 The Gale Group. All rts. reserv.

06168716  
Bull transfere certaines activites americaines en Chine  
CHINA/US: BULL TRANSFERS CARD OPERATIONS  
La Tribune Desfossis (XOT) 22 Jun 1995 p.13  
Language: FRENCH

As part of the agreement signed between Singapore group IPC and French computer manufacturer Bull, Bull is to transfer the electronic card manufacturing operations from the Brighton plant in the US to China where both **partners** are to operate a common plant in Zhuhai. Bull says the US plant is not to be shut down but production will be reorganised to manufacture **added - value** cards. Bull CP8 and IPC, which is to take a 3-4% stake in Bull, have also created a joint-venture which is to handle the exclusivity of the copyrights and patents for **smart cards** in the Pacific region.

**54/3,AB/5 (Item 4 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2001 The Gale Group. All rts. reserv.

01990320  
COGECOM SETS-UP ELECTRONIC DATA TRANSFER SECURITY FIRM  
FRANCE - COGECOM SETS-UP ELECTRONIC DATA TRANSFER SECURITY FIRM  
INF Telecom & Telematique (ITT) 8 July 1988 p1  
Language: French

Cogecom and **partners** have established Veridial, a company which aims to develop and promote a service for the secure transfer of electronic data on open and public networks. Initially it will service business sectors, particularly linked between banks and companies but, transactions between govt departments and transactions between companies are also potential markets. There is a potential market of 100k transactions per day for a five- year period and investments could reach FFr60 mil during this period. Veridial has capital of FFr15 mil which is to be doubled before launch of the service. Cogecom has 38%, Credit Lyonnais has 18.5%, BNP has 18.5%, the Reseau Ecureuil has 10% and the Compagnie Financiere Edmond de Rothschild Banque has 10%. The remainder is held by large companies and service providers. Innovatron will take 5% and potential **partners** include firms abroad.

**54/3,AB/6 (Item 1 from file: 233)**  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2001 Info. Today Inc. All rts. reserv.

00200848 89IT09-012  
**British Telecom to buy Tymnet**  
Information Today , September 1, 1989 , v6 n8 p16, 1 Pages  
ISSN: 8755-6286  
Reports that British Telecom plans to buy the network systems and network applications business of the McDonnell Douglas Corp. The \$355 million purchase consists of Tymnet, a public data communications network;

OnTyme, an electronic mail service; EDI-Net, a third-party value-added communication service; Card Services, a credit card authorization service; and 25 percent of NIS, a Japanese value-added network operator. The group of businesses have annual revenues of approximately \$250 million. (djd)  
September 1, 1989

hardware, software or services, is free, and gives renewable credit up to Pta30 bil. The card also offers **discounts** on service contracts with companies such as Wagon Lits Viajes, travel agency.

30/3,AB/7 (Item 6 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2001 The Gale Group. All rts. reserv.

04620044

Vodafone accuses Cellnet of 'cutting out' service providers  
UK - VODAFONE ACCUSES CELLNET OF BYPASSING SERVICE PROVIDERS  
Fintech Mobile Communications (FMC) 25 October 1991 p7

Vodafone (UK), cellular telephone operator, has accused Cellnet, 60% owned by BT, of cutting out service providers. It is also alleged that Cellnet is awarding direct bonuses to its dealers and deliberately slowing down the launch of the Black and White connection commission programme, designed to limit service providers from poaching subscribers from each other. Vodafone pays Vodabond vouchers to dealers for attracting new subscribers, via service providers. Vodabonds in the future will provide dealers with higher rewards. Cellnet is to increase payments under the Excellence Quality Improvement Programme (EQUIP), a dealer **incentive** scheme where the dealer receives direct payments. The Cellnet scheme provides payments for every gross connection made to a service provider by a dealer. The dealer can **opt** for money to aid in developing his business, which the Cellnet Business Development Fund pays, or he can **choose** a smaller reward either in the form of a **credit card** or air mile vouchers. Cellnet is raising the business-development payment to GBP30/gross connection from GBP15. The charges were made in a letter from Vodafone to its service providers and are rejected by Cellnet.

30/3,AB/8 (Item 7 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2001 The Gale Group. All rts. reserv.

04526123

Comprehensive POS Cards Handle Credit, Debit, Bank Tasks  
JAPAN - DEVELOPMENT OF COMPREHENSIVE POINT OF SALE CARDS  
Office Equipment & Products (OEP) 0 September 1991 p48-49  
SSN: 0387-5245

A comprehensive point of sale (POS) card combining four functions in a single magnetic card has been developed by the **Distribution** Code Center in Japan, an offshoot of the **Distribution** System Development Center. Developed in response to retailer and customer demand for a multifunction card capable of handling a number of different applications with no regional limitations, the plastic card is known as a shopping district/general-use standard POS card. As well as handling prepaid (debit) and **credit card** functions and **transferring** bank funds, the card totals up the **bonus** points accumulated by the user through shopping at certain stores. The article describes the functions offered by the comprehensive POS card and the way these benefit both retailer and customer before describing the card's technical specifications and the specifications of the card reader/writer.

Did not cite  
in PCT

18/3,AB/1

DIALOG(R)File 348:EUROPEAN PATENTS

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01029351

**Method and system for performing electronic money transactions**

**Verfahren und System zur Durchführung von elektronischen Geldtransaktionen**

**Methode et systeme pour effectuer des transactions monetaires electroniques**

PATENT ASSIGNEE:

TELEFONAKTIEBOLAGET L M ERICSSON (publ), (213765), , 126 25 Stockholm,

(SE), (applicant designated states: BE;DE;FI;FR;GB;IT;NL;SE)

INVENTOR:

Nikander, Pekka, Suvannontie 12 A 1, 00510 Helsinki, (FI)

LEGAL REPRESENTATIVE:

Lind, Robert (79984), Borenus & Co. Oy Ab., Kansakoulukuja 3, 00100

Helsinki, (FI)

PATENT (CC, No, Kind, Date): EP 917327 A1 990519 (Basic)

APPLICATION (CC, No, Date): EP 98203437 961213;

PRIORITY (CC, No, Date): EP 98203437 961213

DESIGNATED STATES: BE; DE; FI; FR; GB; IT; NL; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 848361 (EP 966600983)

INTERNATIONAL PATENT CLASS: H04L-029/06; G07F-007/10;

ABSTRACT EP 917327 A1

The present invention relates to electronic monetary systems in general, and in particular to measures for making their use easier for an average user. The present invention is based on the idea that the use of electronic money is greatly simplified for a non-expert user, if the Internet Service Provider of the user intercepts electronic payment requests sent by a merchant. According to the present invention, the ISP performs a conversion between an electronic money form used by the merchant and a form available to the user. The ISP can take care of all technical details necessary for obtaining different forms of electronic money in a centralized manner, and all users of the ISP can use the electronic money obtained by the ISP. Further, the ISP can obtain all major forms of electronic money, whereafter a user can **choose** the most economical way of payment, if a merchant accepts payments in more than one form of electronic money.

ABSTRACT WORD COUNT: 159

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	9920	305
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SPEC A	(English)	9920	7828
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Total word count - document A	8133
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Total word count - document B	0
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Total word count - documents A + B	8133
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18/3,AB/2

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00930010

**Method and system for performing money transactions**

**Verfahren und System zur Durchführung von Geldtransaktionen**

**Methode et systeme pour effectuer des transactions monetaires**

PATENT ASSIGNEE:

Telefonaktiebolaget L M Ericsson (Publ), (213764), , 126 25 Stockholm,

(SE), (Proprietor designated states: all)

INVENTOR:

Nikander, Pekka, Suvannontie 12 A 1, 00510 Helsinki, (FI)  
 LEGAL REPRESENTATIVE:  
 Ruuskanen, Juha-Pekka et al (81771), Borenus & Co Oy Ab, Kansakoulukuja  
 3, 00100 Helsinki, (FI)  
 PATENT (CC, No, Kind, Date): EP 848361 A1 980617 (Basic)  
 EP 848361 B1 990825  
 APPLICATION (CC, No, Date): EP 96660098 961213;  
 PRIORITY (CC, No, Date): EP 96660098 961213  
 DESIGNATED STATES: BE; DE; FI; FR; GB; IT; NL; SE  
 RELATED DIVISIONAL NUMBER(S) - PN (AN):  
 EP 917327 (EP 98203437)  
 INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-007/08; H04L-029/06  
 ABSTRACT EP 848361 A1

The present invention relates to electronic monetary systems in general, and in particular to measures for making their use easier for an average user. The present invention is based on the idea that the use of electronic money is greatly simplified for a non-expert user, if the Internet Service Provider of the user takes care of the payments, and adds corresponding charges on the user's telephone bill. Such functionality requires the intervention of the ISP in the transmissions between a user and a **third party**, i.e. intercepting the electronic payment requests sent by a merchant. According to the present invention, the ISP uses electronic money on behalf of the user, and charges the payments on the user's telephone bill. The ISP can take care of all technical details necessary for obtaining different forms of electronic money in a centralized manner, and all users of the ISP can use the electronic money obtained by the ISP simply by allowing the ISP to add corresponding charges to their telephone bills. Further, the ISP can obtain all major forms of electronic money, whereafter a user can **choose** the most economical way of payment, if a merchant accepts payments in more than one form of electronic money.

ABSTRACT WORD COUNT: 204

NOTE:

Figure number on first page: 7

LANGUAGE (Publication,Procedural,Application): English; English; English  
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9825	496
CLAIMS B	(English)	9934	539
CLAIMS B	(German)	9934	504
CLAIMS B	(French)	9934	616
SPEC A	(English)	9825	8226
SPEC B	(English)	9934	8130
Total word count - document A			8723
Total word count - document B			9789
Total word count - documents A + B			18512

18/3,AB/3

DIALOG(R)File 348:EUROPEAN PATENTS

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00827960

**TRUSTED AGENTS FOR OPEN DISTRIBUTION OF ELECTRONIC MONEY**  
**TREUHANDVERMITTLER ZUR OFFENEN AUSGABE VON ELEKTRONISCHEM GELD**  
**AGENT SECURISE POUR LA DISTRIBUTION OUVERTE D'ARGENT ELECTRONIQUE**  
 PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,  
 (US), (applicant designated states:

AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

ROSEN, Sholom, S., Apartment 7A 10 West 86th Street, New York, NY 10024,

(US)

LEGAL REPRESENTATIVE:

Robson, Aidan John (69471), Reddie & Grose 16 Theobalds Road, London WC1X  
8PL, (GB)

PATENT (CC, No, Kind, Date): EP 830656 A1 980325 (Basic)  
EP 830656 B1 990428  
WO 9641315 961219

APPLICATION (CC, No, Date): EP 96910330 960311; WO 96US2569 960311

PRIORITY (CC, No, Date): US 488248 950607

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-007/08; G06F-017/60;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

20/3,AB/1

DIALOG(R)File 348:EUROPEAN PATENTS

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00473051

**Method for mailing production.**

**Verfahren zum Herstellen von Versandstücken.**

**Procede pour la realisation de courrier.**

PATENT ASSIGNEE:

Steidinger, Donald J., (967330), P.O. Box 224, Barrington, IL 60010, (US)

, (applicant designated states: DE;ES;FR;IT;SE)

INVENTOR:

Steidinger, Donald J., P.O. Box 224, Barrington, IL 60010, (US)

LEGAL REPRESENTATIVE:

Ruschke, Hans Edvard, Dipl.-Ing. et al (9872), Patentanwälte Ruschke &

Partner Pienzenauerstrasse 2, W-8000 Munchen 80, (DE)

PATENT (CC, No, Kind, Date): EP 541836 A1 930519 (Basic)

APPLICATION (CC, No, Date): EP 91119159 911111;

PRIORITY (CC, No, Date): EP 91119159 911111

DESIGNATED STATES: DE; ES; FR; IT; SE

INTERNATIONAL PATENT CLASS: B43M-003/04;

ABSTRACT EP 541836 A1

A mailer product and apparatus and method in which a first sheet is printed by a computer printer and then augmented by a second sheet prior to entering folding means, one of the sheets being twice transversely folded. (see image in original document)

ABSTRACT WORD COUNT: 45

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	EPABF1	532
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SPEC A	(English)	EPABF1	5688
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Total word count - document A	6220
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Total word count - document B	0
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Total word count - documents A + B	6220
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20/3,AB/2

DIALOG(R)File 348:EUROPEAN PATENTS

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00310264

**Improved pension benefits system.**

**Pensionskassensystem.**

**Systeme pour caisse de retraite.**

PATENT ASSIGNEE:

Pension Benefits System Trust, (1311030), 8740 S.W. 93rd Court, Miami,

Florida 33173, (US), (applicant designated states:

AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 332770 A1 890920 (Basic)

APPLICATION (CC, No, Date): EP 88302239 880315;

PRIORITY (CC, No, Date): EP 88302239 880315

DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-015/30;

ABSTRACT EP 332770 A1

An improved pension benefits system for enrolled employees (e1, e2, e3...) of subscriber employers (e1, e2, e3...) including a master trust institution (10) and a life insurer institution (12). The master trust institution (10) computes and receives each subscriber employer's periodic payment (c1, c2, c3...) thereinto based primarily upon that employer's number of current employees (e1, e2, e3...), their ages and monthly earnings; purchases and retains a life insurance policy from the life insurance institution (12) covering each enrolled employee (e1, e2, e3...); invests in available securities to generate interest income; provides specific accurate future projections of periodic benefits (18) for retirement, death, or disability; receives all life insurance policy proceeds upon the death of each enrolled employee (e1, e2, e3...); and distributes all periodic payable benefits (18). Funding a significant portion of payable periodic benefits (18) by life insurance policy proceeds retained within the master trust institution (10) is one truly unique feature of this system; life insurance having prescribed amounts of whole life and progressive one-year term dividend rider components is yet another. The level of benefits (18) begins to increase yearly, preferably at a fixed rate simple, from the date of enrollment of each employee (e1, e2, e3...), to help defer the effects of inflation on future purchasing power of future payable benefits.

ABSTRACT WORD COUNT: 220

LANGUAGE (Publication,Procedural,Application): English; English; English



23/3,AB/1

DIALOG(R) File 348:EUROPEAN PATENTS

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01136613

**Privacy-enabled loyalty card system and method**

**System und Verfahren für Treuekarten mit Vertraulichkeit**

**Systeme et methode pour des cartes de fidelite avec confidentialite**

PATENT ASSIGNEE:

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INVENTOR:

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LEGAL REPRESENTATIVE:

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206 Marylebone Road, London NW1 6LY, (GB)

PATENT (CC, No, Kind, Date): EP 992924 A2 000412 (Basic)

APPLICATION (CC, No, Date): EP 99307582 990924;

PRIORITY (CC, No, Date): US 165457 981002

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 992924 A2

A method, apparatus, article of manufacture, and a memory structure for controlling the collection and dissemination of data stored in a data warehouse is disclosed.

The method comprises the steps of accepting a request for a privacy card from a consumer, querying the consumer for consumer personal information and privacy preferences, storing a customer unique proxy identifying the customer in the data warehouse, and issuing a privacy card comprising the proxy to the customer. The program storage device comprises a medium for storing instructions performing the method steps outlined above. The apparatus comprises a means for accepting the request for a privacy card from the consumer and for querying the consumer for personal information and privacy preferences, such as a kiosk, ATM or internet connection, a data warehouse for storing the customer unique proxy, and a means for issuing the privacy card.

ABSTRACT WORD COUNT: 143

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200015	919
SPEC A	(English)	200015	7908
Total word count - document A			8827
Total word count - document B			0
Total word count - documents A + B			8827

23/3,AB/2

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

01093741

**Multi-memory technology smart card personal banking system**

**Personliches Überweisungssystem mittels Chipkarten mit mehrfachiger Speicher**

**Systeme bancaire personel a l'aide de cartes a puce a memoires multiples**

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
States: all)

INVENTOR:

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Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 961241 A2 991201 (Basic)

APPLICATION (CC, No, Date): EP 99200969 990330;

PRIORITY (CC, No, Date): US 79804 P 980330; US 280089 990329

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10

ABSTRACT EP 961241 A2

According to the present invention, a system and method for personal banking with a multi-memory technology card is disclosed. A multi-memory technology card belonging to an individual is utilized to encrypt communications regarding the individual's identification, financial, medical and other personal information onto at least one memory of the card. The card has at least a transactional memory or chip memory that stores and runs an encryption application so as to encrypt communications stored in a large capacity memory (e.g., optical memory or thin film semiconductor memory) or within the remaining limited memory of the chip. This encrypted information, when decrypted, informs the reader (e.g., financial institution representative) of, among other things, the identification of the individual as a person having high net worth, thus allowing for increased speed of service at financial institutions that are initially unfamiliar with the individual.

ABSTRACT WORD COUNT: 142

NOTE:

Figure number on first page: 5

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	1388
SPEC A	(English)	9948	4563
Total word count - document A			5951
Total word count - document B			0
Total word count - documents A + B			5951

**23/3,AB/3**

DIALOG(R)File 348:EUROPEAN PATENTS

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01029388

**Virtual wallet system**

**Virtuelles Geldborsensystem**

**Systeme de portemonnaie virtuel**

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
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PATENT (CC, No, Kind, Date): EP 917120 A2 990519 (Basic)  
EP 917120 A3 010110  
APPLICATION (CC, No, Date): EP 98203778 981110;  
PRIORITY (CC, No, Date): US 65291 971112; US 81748 980414  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60; H04L-029/06;  
G07F-007/08; G07F-007/10

ABSTRACT EP 917120 A2

The present invention provides apparatus, methods and systems for information and financial banking. Apparatus of the present invention include virtual wallets which allow for information and financial banking including payment mechanisms; identity authentication mechanisms; personal information; and electronic artifacts. Methods and systems of the present invention include information and financial banking methods utilizing virtual wallets. A preferred virtual wallet comprises a locally residing portion and a server residing portion. An interface is provided for communication between the two portions of the wallet.

ABSTRACT WORD COUNT: 83

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9920	242
SPEC A	(English)	9920	8751
Total word count - document A			8993
Total word count - document B			0
Total word count - documents A + B			8993

26/3,AB/1

DIALOG(R) File 348:EUROPEAN PATENTS

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01245941

Secure electronic content distribution on CDS and DVDs

Sichere Verteilung von elektronischem Inhalt auf CDs und DVDs

Distribution securisee d'un contenu electronique sur CDs et DVDs

PATENT ASSIGNEE:

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Property Department, Hursley Park, Winchester, Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 1077398 A1 010221 (Basic)

APPLICATION (CC, No, Date): EP 305655 000705;

PRIORITY (CC, No, Date): US 376102 990817

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-001/00; H04L-029/06

ABSTRACT EP 1077398 A1

A method to delivery encrypted digital content to a end user system for playing the content comprising the steps of: reading from a computer readable medium metadata which has previously associated with the content. A user selects from the metadata associated content to decrypt and the end user system establishes a secure connection with an authorisation authority for decrypt ing the content. The end user system receives a secure container containing the decrypting key for decrypting at least part of the previously encrypted content as permitted. The system creates a secure container using the encrypting key from a clearing house, wherein the secure container has an encrypting key therein from the end user system; transferring the secure container to the clearing house for authentication of permission to decrypt the content. The system receives from the clearing house, a secure container encrypted using the encrypting key of the end user system containing the decrypting key for decrypting at least part of the previously encrypted content stored on the computer readable medium as permitted; and playing at least part of the previously encrypted content by decrypting the secure container using the encrypting key of the end user system to access the decrypting key for decrypting at least part of the encrypted content.

ABSTRACT WORD COUNT: 211

NOTE:

Figure number on first page: 18

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200108	981
SPEC A	(English)	200108	42868
Total word count - document A			43849
Total word count - document B			0
Total word count - documents A + B			43849

26/3,AB/2

DIALOG(R) File 348:EUROPEAN PATENTS

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01237790

Communication method and apparatus

Verfahren und Gerat fur Mitteilungen

Methode et systeme de communication

PATENT ASSIGNEE:

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INVENTOR:

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1071030 A1 010124 (Basic)

APPLICATION (CC, No, Date): EP 99305782 990721;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 1071030 A1

The invention provides a system comprising apparatus and method for generating customized communications to a multitude of clients and responding to specific response options selected by each of the multitude of clients, so that an ongoing "conversation" is set up between each client and the user that terminates when the client fails to respond or after a final purchase decision is made. The apparatus of the invention is substantially automated, using computers and databases for processing the large amount of information in client databases to select from the information appropriate financial, insurance, warranty and assurance or other products that are then specifically tailored to each of the multitude of (tens of thousands and up to many millions) of clients to prepare a communication specific to each client. The client communication is either sent to the client by mail, internet, facsimile or other means, or is appended to a host communication (such as a bill that ordinarily would have been sent to the client) and then sent as a combined communication, in order to reduce costs. Desirably, the original communication to the client, in whatever form, may include a label and several options for client selection. Each client may respond by selecting an option, and the system of the invention will substantially automatically process the selected option and generate an appropriate reply. The client may then respond to the reply, either by requesting further information through response options provided, or by making a purchase decision.

ABSTRACT WORD COUNT: 245

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200104	1301
SPEC A	(English)	200104	19497
Total word count	- document A		20798
Total word count	- document B		0
Total word count	- documents A + B		20798

28/3,AB/1

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

01078934

Method and system to perform electronic value exchange and settlement among heterogeneous payment schemes with heterogeneous currencies

Verfahren und System zum Durchfuehren von elektronischem Wertaustausch und Ausgleich zwischen heterogenen Bezahlungssystemen mit verschiedenartigen Waehrungen

Methode et systeme pour effectuer l'echange et le reglement electronique de valeurs entre systemes de paiement heterogenes avec monnaies differentes

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043, (US), (Applicant designated States: all)

INVENTOR:

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LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 949596 A2 991013 (Basic)

APPLICATION (CC, No, Date): EP 99200970 990330;

PRIORITY (CC, No, Date): US 79801 P 980330; US 280090 P 990329

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08; G06F-017/60

ABSTRACT EP 949596 A2

A method and system to perform electronic value exchange and settlement among heterogeneous payment schemes with heterogeneous currencies. The method and system simultaneously enable electronic value exchange and denomination conversion. In an electronic exchange, the method and system determine the payment scheme and currency required, then make any required conversions to meet the requirements.

ABSTRACT WORD COUNT: 55

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9941	1186
SPEC A	(English)	9941	4400
Total word count - document A			5586
Total word count - document B			0
Total word count - documents A + B			5586

32/3,AB/1

DIALOG(R) File 348:EUROPEAN PATENTS

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01113066

System and method for funding an account and consolidating financial relationships

System und Verfahren zum Anlegen eines Kontos und zum Konsolidieren einer finanziellen Beziehung

Système et méthode pour financer un compte et consolider des rapports financiers

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,

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INVENTOR:

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LEGAL REPRESENTATIVE:

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40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 974920 A2 000126 (Basic)

APPLICATION (CC, No, Date): EP 99202430 990723;

PRIORITY (CC, No, Date): US 93861 P 980723

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 974920 A2

The present invention is a method and system for providing for investments to be made on behalf of an individual by a financial institution based on the individual's overall relationship to the financial institution. The relationship consists of the number, types, and size of accounts the individual has with the financial institution and any other companies associated with the financial institution. In addition, the length of time the individual maintains any of the accounts is also considered in the relationship. The financial institution saves resources by retaining individual loyal to the financial institution with larger account amounts and then uses this savings to invest into an account that will increase in value over time so as to provide the individual with greater assets in the future.

ABSTRACT WORD COUNT: 127

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200004	850
SPEC A	(English)	200004	3679
Total word count - document A			4529
Total word count - document B			0
Total word count - documents A + B			4529

32/3,AB/2

DIALOG(R) File 348:EUROPEAN PATENTS

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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE



PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,  
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INVENTOR:

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PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)

WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 950968 A1

The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

32/3,AB/3

DIALOG(R)File 348:EUROPEAN PATENTS

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00964278

**Electronic postage meter system having plural clock systems providing enhanced security**

**Elektronische Frankiermaschine mit mehreren Taktsystemen zur verbesserten Sicherheit**

**Machine d'affranchissement avec plusieurs systemes d'horloge permettant d'ameliorer la securite**

PATENT ASSIGNEE:

PITNEY BOWES INC., (244957), World Headquarter, One Elmcroft Road,  
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all)

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PATENT (CC, No, Kind, Date): EP 875863 A2 981104 (Basic)  
EP 875863 A3 000809

APPLICATION (CC, No, Date): EP 98106454 980408;

PRIORITY (CC, No, Date): US 846646 970430

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07B-017/02

ABSTRACT EP 875863 A2

A system (2) includes a system time counter (33) associated with a micro controller (26) and a secure clock module (48) having a real time clock (49) and an elapsed time counter (51). The system synchronizes operation between the secure clock module (48) and the system time counter (33). The synchronized time entered into the system time counter is utilized in the operation of the system. The real time clock time can be caused to be entered into the elapsed time counter at certain point in the operation of the system. The relationship of the time provide enhanced systems security.

ABSTRACT WORD COUNT: 101

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9845	413
SPEC A	(English)	9845	6128
Total word count - document A			6541
Total word count - document B			0
Total word count - documents A + B			6541

**32/3,AB/4**

DIALOG(R) File 348:EUROPEAN PATENTS

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00903762

**Electronic postage meter installation and location movement system**

**System zum Installieren und zur Standortbewegung einer Frankiermaschine**

**Systeme d'installation et de mouvement d'emplacement d'une machine a  
affranchir**

PATENT ASSIGNEE:

PITNEY BOWES INC., (244957), World Headquarter, One Elmcroft Road,  
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PATENT (CC, No, Kind, Date): EP 825566 A2 980225 (Basic)  
EP 825566 A3 000412

APPLICATION (CC, No, Date): EP 97114567 970822;

PRIORITY (CC, No, Date): US 702077 960823

DESIGNATED STATES: BE; DE; ES; FR; GB; IT; NL; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; RO; SI

INTERNATIONAL PATENT CLASS: G07B-017/00

ABSTRACT EP 825566 A2

A method for initializing a value metering device (2) includes delivering the value metering device to a user. The user establishes communications between the user and a remote data center. The user communicates to the data center identifying data associated with the user ordering the value metering device. The user communicates to the data center user account identifying data. The data center verifies the order identifying data and the account identifying data as being valid. The data center upon determining that the order identifying data and the account identifying data are valid, communicates enabling data indicative of the physical location of the value metering device (2) for enabling the value metering device to operate.

ABSTRACT WORD COUNT: 115

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9809	1022
SPEC A	(English)	9809	11217
Total word count - document A			12239
Total word count - document B			0
Total word count - documents A + B			12239

32/3,AB/5

DIALOG(R) File 348:EUROPEAN PATENTS

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00903761

**Electronic postage meter system separable printer and accounting arrangement incorporating partition of indicia and accounting information**

**Von einem elektronischen Frankiermaschinensystem trennbarer Drucker und Abrechnungsanordnung mit Trennung der Information über Zeichen und Abrechnung**

**Imprimante separable d'un systeme de machine a affranchir et arrangement de comptabilisation avec partition de l'information de signes et de comptabilisation**

PATENT ASSIGNEE:

PITNEY BOWES INC., (244957), World Headquarter, One Elmcroft Road, Stamford, Connecticut 06926-0700, (US), (Applicant designated States: all)

INVENTOR:

French, Dale A., 15 Cedar Island Avenue, Clinton, Connect. 06413, (US)  
Lawton, Kathryn V., 42 Rock Pasture Road, Branford, Connect. 06405, (US)

LEGAL REPRESENTATIVE:

Avery, Stephen John et al (47695), Hoffmann Eitle, Patent- und Rechtsanwalte, Arabellastrasse 4, 81925 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 825565 A2 980225 (Basic)  
EP 825565 A3 000405

APPLICATION (CC, No, Date): EP 97114566 970822;

PRIORITY (CC, No, Date): US 703312 960823

DESIGNATED STATES: DE; FR; GB; IT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; RO; SI

INTERNATIONAL PATENT CLASS: G07B-017/00

ABSTRACT EP 825565 A2

A postage metering system (2) includes means (4) for printing a postage indicia. The printing means has first meter data stored therein. Means

(8, 10) are coupled to the printing means for accounting for value printed by said printing means (4). The accounting means has second meter data stored therein. Means (26) are provided for operating the printing means (4) to print an indicia containing said first meter data from said printing means (4) and said second meter data from said accounting means (8, 10).

ABSTRACT WORD COUNT: 86

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9809	473
SPEC A	(English)	9809	9048
Total word count - document A			9521
Total word count - document B			0
Total word count - documents A + B			9521

**32/3,AB/6**

DIALOG(R) File 348:EUROPEAN PATENTS

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00903754

Electronic postage meter system having internal accounting system and removable external accounting system

Elektronisches Frankiermaschinensystem mit internem Abrechnungssystem und entfernbarem externem Abrechnungssystem

Système de machine a affranchir electronique avec système de comptabilisation interne et système de comptabilisation externe amovible

PATENT ASSIGNEE:

PITNEY BOWES INC., (244957), World Headquarter, One Elmcroft Road, Stamford, Connecticut 06926-0700, (US), (Applicant designated States: all)

INVENTOR:

Dolan, Donald T., 97 Mimosa Circle, Ridgefield, Connecticut 06877, (US)  
French, Dale A., 15 Cedar Island Avenue, Clinton, Connecticut 06413, (US)

LEGAL REPRESENTATIVE:

Avery, Stephen John et al (47695), Hoffmann Eitle, Patent- und Rechtsanwalte, Arabellastrasse 4, 81925 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 825561 A2 980225 (Basic)  
EP 825561 A3 000329

APPLICATION (CC, No, Date): EP 97114557 970822;

PRIORITY (CC, No, Date): US 700922 960823

DESIGNATED STATES: CH; DE; ES; FI; FR; GB; IT; LI; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; RO; SI

INTERNATIONAL PATENT CLASS: G07B-017/00

ABSTRACT EP 825561 A2

A metering system (21) includes means (4) for printing postage value. First means (8) are coupled to the printing means for accounting for value printed by the printing means (4). Second means (10) are coupled to the printing means for accounting for value printed by said printing means (4). Means (26) determine which of the first and the second accounting means accounts for value printed by said printing means. The system may be arranged where the first accounting means (8) is a **smart card** chip mounted internal to the metering system and the second accounting means (10) is an external **smart card**. In normal use, only one accounting system is rendered operable with priority given to the external **smart card**.

ABSTRACT WORD COUNT: 121

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9809	625
SPEC A	(English)	9809	8397
Total word count - document A			9022
Total word count - document B			0
Total word count - documents A + B			9022

**32/3,AB/7**

DIALOG(R)File 348:EUROPEAN PATENTS

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00825627

**METHODS AND APPARATUS FOR PROVIDING A PREPAID, REMOTE ENTRY CUSTOMER ACCOUNT**

**VERFAHREN UND APPARAT ZUM VERFUGUNGSSTELLEN EINES VORAUSBEZAHLTEN KUNDENKONTOS MIT FERNZUGANG**

**PROCEDES ET DISPOSITIF VISANT A FOURNIR UN COMPTE CLIENT A PREPAIEMENT ET A ENTREE A DISTANCE**

PATENT ASSIGNEE:

American Express TRS, (2250160), American Express Tower, World Financial Center, New York, NY 10285, (US), (Proprietor designated states: all)

INVENTOR:

TASKETT, John, M., 2673 East Coquina Ct., Salt Lake City, UT 84121, (US)

LEGAL REPRESENTATIVE:

Waldren, Robin Michael (55602), MARKS & CLERK, 57-60 Lincoln's Inn Fields, London WC2A 3LS, (GB)

PATENT (CC, No, Kind, Date): EP 836727 A1 980422 (Basic)  
EP 836727 A1 980513  
EP 836727 B1 990929  
WO 9638801 961205

APPLICATION (CC, No, Date): EP 96919084 960603; WO 96US8865 960603

PRIORITY (CC, No, Date): US 456525 950601

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60; G07F-007/02

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9939	534
CLAIMS B	(German)	9939	486
CLAIMS B	(French)	9939	655
SPEC B	(English)	9939	5066
Total word count - document A			0
Total word count - document B			6741
Total word count - documents A + B			6741

**32/3,AB/8**

DIALOG(R)File 348:EUROPEAN PATENTS

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00503229

**VALUE TRANSFER SYSTEM.**

**GELDUBERWEISUNGSGERAET.**

**SYSTEME DE TRANSFERT DE VALEUR.**

PATENT ASSIGNEE:

JONHIG LIMITED, (1434330), 5th Floor 27 Leadenhall Street, London EC3A  
1AA, (GB), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

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Bathampton, Bath, Avon BA2, (GB)

LEGAL REPRESENTATIVE:

Smith, Martin Stanley et al (36023), Stevens, Hewlett & Perkins 1  
Serjeants' Inn Fleet Street, London EC4Y 1LL, (GB)

PATENT (CC, No, Kind, Date): EP 479982 A1 920415 (Basic)

EP 479982 B1 950913

WO 9116691 911031

APPLICATION (CC, No, Date): EP 91907516 910410; WO 91GB566 910410

PRIORITY (CC, No, Date): GB 9008362 900412

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/10;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPAB95	814
CLAIMS B	(German)	EPAB95	708
CLAIMS B	(French)	EPAB95	924
SPEC B	(English)	EPAB95	4718
Total word count - document A			0
Total word count - document B			7164
Total word count - documents A + B			7164

**32/3,AB/9**

DIALOG(R)File 348:EUROPEAN PATENTS

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00428016

Optionally **moderated transaction systems**

**Wahlweise moderierte Transaktionssysteme**

**Systemes de transactions moderes ou non moderes au choix**

PATENT ASSIGNEE:

SECURITY TECHNOLOGY CORPORATION, (1485370), 1000 E. William Street, Suite  
100, Carson City, Nevada 89701, (US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Chaum, David, Prof. Dr., Centrum voor Wiskunde en Informatica Postbus  
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LEGAL REPRESENTATIVE:

Smulders, Theodorus A.H.J., Ir. (21191), Vereenigde Octrooibureaux Nieuwe  
Parklaan 97, 2587 BN 's-Gravenhage, (NL)

PATENT (CC, No, Kind, Date): EP 439847 A1 910807 (Basic)

EP 439847 B1 971022

APPLICATION (CC, No, Date): EP 90200207 900129;

PRIORITY (CC, No, Date): EP 90200207 900129

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/10; H04L-009/32;

ABSTRACT EP 439847 A1

A tamper-resistant part is disclosed that can conduct transactions with  
an external system through a moderating user-controlled computer or that  
can on other occasions be brought into direct connection with the  
external system. In the moderated configuration, the moderating computer  
is able to ensure that certain transactions with the external system are

unlinkable to each other. In the unmoderated configuration, the tamper-resistant part can also ensure the unlinkability of certain transactions. Also testing configurations are disclosed that allow improper functioning of the tamper-resistant part, such as that which could link transactions, to be detected by user-controlled equipment. Another testing configuration can detect improper functioning of an external system that could, for instance, obtain linking information from a tamper-resistant part.

ABSTRACT WORD COUNT: 123

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9710W3	614
CLAIMS B	(German)	9710W3	615
CLAIMS B	(French)	9710W3	663
SPEC B	(English)	9710W3	8815
Total word count - document A			0
Total word count - document B			10707
Total word count - documents A + B			10707

**32/3,AB/10**

DIALOG(R) File 348:EUROPEAN PATENTS

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00251961

**Insertion machine with audit trail and command protocol.**

**Einfugungsmaschine mit Betriebszustandsnachspur und Steuerprotokoll.**

**Machine d'insertion avec piste d'audit et protocole de commande.**

PATENT ASSIGNEE:

Bell & Howell Company, (821270), 795 Roble Road P.O. Box 7950, Allentown  
Pennsylvania 18001-7950, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Muschlitz, Bruce A., 1641 Hastings Road, Bethlehem, PA 18017, (US)  
Scullion, Christopher K., 217 East Union Boulevard, Bethlehem, PA 18018,  
(US)

LEGAL REPRESENTATIVE:

Dorner, Jorg, Dr.-Ing. et al (3033), Patent- und Rechtsanwaltsburo  
KUHLEN, WACKER & PARTNER Alois-Steinecker-Str. 22, D-85354 Freising,  
(DE)

PATENT (CC, No, Kind, Date): EP 258495 A2 880309 (Basic)  
EP 258495 A3 891025  
EP 258495 B1 941026

APPLICATION (CC, No, Date): EP 86118147 861230;

PRIORITY (CC, No, Date): US 837625 860310

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-015/21;

ABSTRACT EP 258495 A2

Insertion machine with audit trail and command protocol.

Processing events of an insertion machine are managed by a first data processor (DPS1) 100(min). The DPS 100(min) is connected to a second data processor (DPS2) 700 by a data transmission cable 703 whereby the DPS1 sends data formatted in accordance with a plurality of 95-TO-PC COMMANDS to the DPS2 700 and whereby the DPS2 700 sends data formatted in accordance with a plurality of PC-TO-95 COMMANDS to the DPS1 100. The DPS2 700 has associated therewith data storage medium drive mechanisms 712 and 714 and peripheral devices including a display monitor 718, a keyboard 720, and a printer 716. Some of the PC-TO-95 COMMANDS are used for downloading values for insertion machine input parameters and are generated in response to user input via keyboard 720 as prompted by appropriate displays on the monitor 718. Other PC-TO-95 COMMANDS are

generated in response to user input for interrogating the DPS1 100(min) and prompt the DPS1 100(min) to generate an answering 95-TO-PC COMMAND which includes insertion machine-related operating output data. Other 95-TO-PC COMMANDS which include insertion machine-related operating data are generated in dependence upon insertion machine activity, such as the reaching of a certain point in the machine cycle or the detection of a machine fault. As prompted by a display on the monitor 718 the user can cause the DPS2 700 to generate a command which stops the insertion machine and to enter an AUDIT TRAIL mode. In the AUDIT TRAIL mode the DPS2 700 generates a statistical report regarding monitored operations of the insertion machine in accordance with analysis by the DPS2 700 of the insertion machine-related output operating data which has been periodically sent to the DPS2 700.

ABSTRACT WORD COUNT: 289

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	4482
CLAIMS B	(German)	EPBBF1	4076
CLAIMS B	(French)	EPBBF1	5344
SPEC B	(English)	EPBBF1	27727
Total word count - document A			0
Total word count - document B			41629
Total word count - documents A + B			41629



38/3,AB/1

DIALOG(R) File 348:EUROPEAN PATENTS

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01127456

System and method for distributing information through cooperative communication network sites

System und Verfahren zur Informationsverteilung uber kooperative Kommunikationsnetzwerkstellen

Systeme et procede de distribution d'information par sites de reseau de communication cooperatives

PATENT ASSIGNEE:

Catalina Marketing International, Inc., (2350470), 11300 Ninth Street  
North, St. Petersburg, FL 33716, (US), (Applicant designated States:  
all)

INVENTOR:

Scroggie, Michael E., 21 Paradise Cover, Laguna Niguel, California 92677,  
(US)

Rochon, David A., 5 Stony Brook Road, Westport, Connecticut 06880, (US)

Banker, David W., 17 Central Avenue, P.O.Box 814, Mt. Baldy, California  
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Gardenswartz, Will, 103 Pearl Street, Denver, Colorado 80203, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34011), Langner Parry 52-54 High Holborn,  
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 986016 A1 000315 (Basic)

APPLICATION (CC, No, Date): EP 98307344 980910;

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 986016 A1

Information pertaining to products made by manufacturers and sold to consumers through retailers, is distributed to consumers through a communication network that connects consumer communication nodes to a cooperative network site having an accumulation of information about manufacturer product offers and retailer special deals. A consumer can obtain selected items of this information without knowledge of how to reach the cooperative network site, by simply logging in to a manufacturer network site or to a retailer network site. At a manufacturer site, the consumer can obtain a list of local retailers carrying the manufacturer offers and can then select from among the offers and receive complete details of the selected offers. At a retailer site, the consumer can obtain a list of manufacturer offers available at the retailer stores in the consumer's area, and can then select from among the available offers and receive their complete details. An additional feature of the invention makes use of a consumer "personal page," which is an individualized database in which consumer shopping preferences are defined, both by information that the consumer expressly provides and by the consumer's past shopping activity. Use of the personal page allows the consumer to receive product offers that are more targeted to the individual consumer, thus saving the consumer time and effort. Another embodiment of the invention provides for distribution of a product purchase incentive directly to the consumer in response to his or her selection of an advertising banner displayed on an independent commercial network site.

ABSTRACT WORD COUNT: 250

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200011	1469
SPEC A	(English)	200011	5083
Total word count - document A			6552
Total word count - document B			0
Total word count - documents A + B			6552

**38/3,AB/2**

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00534343

**Convertible aircraft passenger seats**

**Umrustbarer Fluggastsitz**

**Sieges convertibles pour passagers d'avion**

PATENT ASSIGNEE:

THE BOEING COMPANY, (238259), P.O. Box 3707, M.S. 6Y-25, Seattle,  
Washington 98124-2207, (US), (applicant designated states:  
DE;FR;GB;IT;NL)

INVENTOR:

Arnold, Peter J., 420 Blanchard, No. 602, Seattle, WA 98121, (US)  
Thixton, Lek H., 4512 35th Avenue West, Seattle, WA 98199, (US)

LEGAL REPRESENTATIVE:

Hoijtink, Reinoud et al (20151), Arnold & Siedsma, Advocaten en  
Octrooigemachtigden, Sweelinckplein 1, 2517 GK Den Haag, (NL)

PATENT (CC, No, Kind, Date): EP 530900 A1 930310 (Basic)  
EP 530900 B1 961127

APPLICATION (CC, No, Date): EP 92202597 920825;

PRIORITY (CC, No, Date): US 754944 910904

DESIGNATED STATES: DE; FR; GB; IT; NL

INTERNATIONAL PATENT CLASS: B64D-011/06;

ABSTRACT EP 530900 A1

An improved convertible aircraft seating arrangement that is adapted to convert a row of seven economy class seats into a row of six business class seats, and vice versa. A pair of outboard seats (12, 20) are positioned on opposite sides of the passenger cabin (16), and a central set of seats (18) is positioned in between. In the economy class configuration, the central set consists of three seats (36, 38, 48), but is converted to two seats for the business class configuration. When making the conversion, the outboard pairs (12, 20) are slid inwardly a certain distance, and their inboard armrests (32) are extended further into the aisleway (22, 24) on each side of the central set (18). The outer, aisle seats (36, 38) of the central set (18) are slid inboardly, until they abut against the centermost seat (48). There, they are joined to lateral sections of the centermost seat, which are split apart from such seat to form wider, business class seats. The **intermediate** armrests (44, 46) of the central set (18) are nested within or behind the split-apart lateral sections. The outer armrests (56, 58) of the central set (18) are also retracted inwardly to make up for the aisle space that was lost in the conversion of the outboard pairs of seats (12, 20). (see image in original document)

ABSTRACT WORD COUNT: 226

LANGUAGE (Publication,Procedural,Application): English; English; English

41/3,AB/1

DIALOG(R) File 348:EUROPEAN PATENTS

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01108535

**Progressive coupon system**

**Ausweitbares Gutschein-System**

**Systeme progressif de coupons**

PATENT ASSIGNEE:

SUN MICROSYSTEMS, INC., (1392737), 901 San Antonio Road, MS PAL01-521,  
Palo Alto, California 94303, (US), (Applicant designated States: all)

INVENTOR:

Ziegler, Jonathan B., 10611 Santa Lucia Road, Cupertino, CA 92014, (US)

LEGAL REPRESENTATIVE:

Hanna, Peter William Derek et al (72341), Tomkins & Co., 5 Dartmouth Road  
, Dublin 6, (IE)

PATENT (CC, No, Kind, Date): EP 971302 A1 000112 (Basic)

APPLICATION (CC, No, Date): EP 99202073 990626;

PRIORITY (CC, No, Date): US 107691 980630

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 971302 A1

One embodiment of the present invention provides a method and an apparatus for facilitating a progressive coupon scheme in which the use of a coupon creates another coupon that the purchaser can use in a subsequent purchase transaction. The method includes defining (402) and storing (404) the progressive coupon scheme, which specified how use of a first coupon leads to generation of a second coupon. Upon receiving (310, 406) the first coupon as part of a purchase transaction, the system identifies (408) the first coupon by examining an identifier in the first coupon. Next, it associates (410) the first coupon with the second coupon by looking up the first coupon in the stored progressive coupon scheme. Finally, the system issues (412) the second coupon to the purchaser to be used in a subsequent purchase transaction by the purchaser. The second coupon may differ from the first coupon in a number of ways: the second coupon may have a greater monetary value than the first coupon; it may apply to different goods and services than the first coupon; and the value of the second coupon might be randomly determined. In a variation on the above embodiment, act of defining the progressive coupon scheme includes specifying a chain of coupons, wherein each successive coupon in the chain is generated in response to redemption of a preceding coupon in the chain. In another variation, the first coupon and the second coupon take the form of electronic coupons that can be communicated through a communication channel (100).

ABSTRACT WORD COUNT: 254

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200002	1377
SPEC A	(English)	200002	3682
Total word count - document A			5059
Total word count - document B			0
Total word count - documents A + B			5059

41/3,AB/2

DIALOG(R) File 348:EUROPEAN PATENTS

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01106210

**Fair witness for electronic transactions**  
**Unparteiischer Zeuge für elektronische Transaktionen**  
**Temoin equitable pour transactions électroniques**

PATENT ASSIGNEE:

SUN MICROSYSTEMS, INC., (1392737), 901 San Antonio Road, MS PAL01-521,  
Palo Alto, California 94303, (US), (Applicant designated States: all)

INVENTOR:

Lipkin, Efrem, 1811 Ward Street, Berkeley, CA 94703, (US)

LEGAL REPRESENTATIVE:

Hanna, Peter William Derek et al (72341), Tomkins & Co., 5 Dartmouth Road  
, Dublin 6, (IE)

PATENT (CC, No, Kind, Date): EP 969430 A1 000105 (Basic)

APPLICATION (CC, No, Date): EP 99202072 990626;

PRIORITY (CC, No, Date): US 107692 980630

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60

ABSTRACT EP 969430 A1

A fair witness (100) is provided to witness and record all or selected details of an electronic transaction. A transaction may involve multiple parties (120, 140) communicating via the Internet or other distributed communication channels. When one party (120) commences a transaction, the parties connect to the fair witness via trusted communication links (110, 130). One or more parties then pass all or selected details concerning the transaction. The details to be submitted to the fair witness are identified in accordance with a protocol under which the transaction is carried out. The fair witness reliably stores (106) the details for later use in resolving a dispute concerning the transaction. The fair witness may store entire communications (e.g., web pages), selected portions of communications, or message digests. Alternatively, the fair witness is located in the communication path between the parties and is thus able to automatically retrieve information and details to be recorded.

ABSTRACT WORD COUNT: 153

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200001	1373
SPEC A	(English)	200001	6453
Total word count - document A			7826
Total word count - document B			0
Total word count - documents A + B			7826

41/3,AB/3

DIALOG(R)File 348:EUROPEAN PATENTS

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01101408

**Secure data processor with cryptography and tamper detection**  
**Gesicherter Datenrechner mit Kryptographie und Aufdeckung unbefugter Manipulation**  
**Processeur de donnees securise a cryptographie et detection de manipulation non autorisee**

PATENT ASSIGNEE:

NATIONAL SEMICONDUCTOR CORPORATION, (2114882), 2900 Semiconductor Drive,  
M/S D3-579, Santa Clara, CA 95051, (US), (Applicant designated States:

all)

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76017, (US)  
Duncan, Richard L., 2608 Stone Hollow Drive, Bedford, Texas 76021, (US)  
Norcross, Thomas M., 4808 Woodland Park Boulevard, Arlington, Texas 76013  
, (US)

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PATENT (CC, No, Kind, Date): EP 965902 A2 991222 (Basic)

APPLICATION (CC, No, Date): EP 99115659 950505;

PRIORITY (CC, No, Date): US 267788 940628

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ABSTRACT EP 965902 A2

The present invention is embodied in a Secured Processing Unit (SPU) chip, a microprocessor designed especially for secure data processing. By integrating keys, encryption/decryption engines and algorithms in the SPU, the entire security process is rendered portable and easily distributed across physical boundaries. The invention is based on the orchestration of three interrelated systems: (i) detectors, which alert the SPU to the existence, and help characterize the nature, of a security attack; (ii) filters, which correlate the data from the various detectors, weighing the severity of the attack against the risk to the SPU's integrity, both to its secret data and to the design itself; and (iii) responses, which are countermeasures, calculated by the filters to be most appropriate under the circumstances, to deal with the attack or attacks present. The present invention, with wide capability in all three of the detectors, filters and responses, allows a great degree of flexibility for programming an appropriate level of security/policy into an SPU-based application.

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